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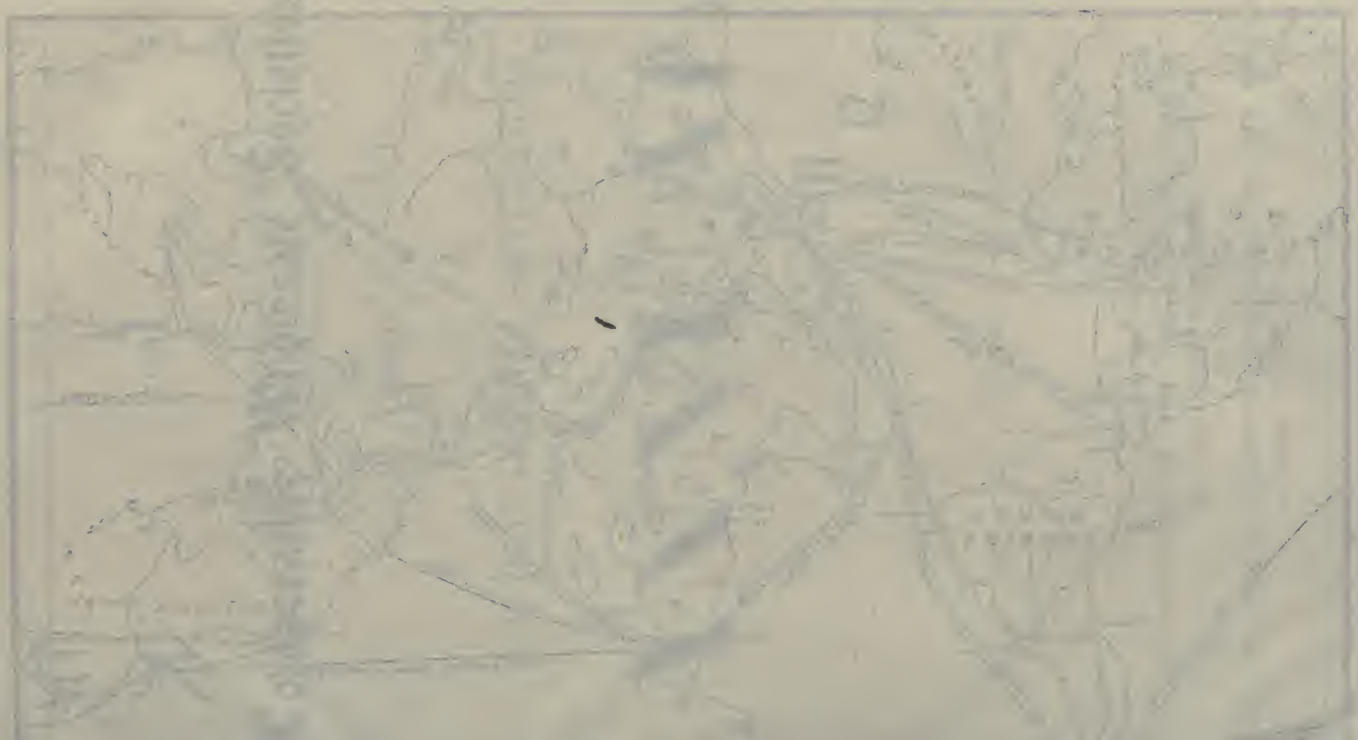

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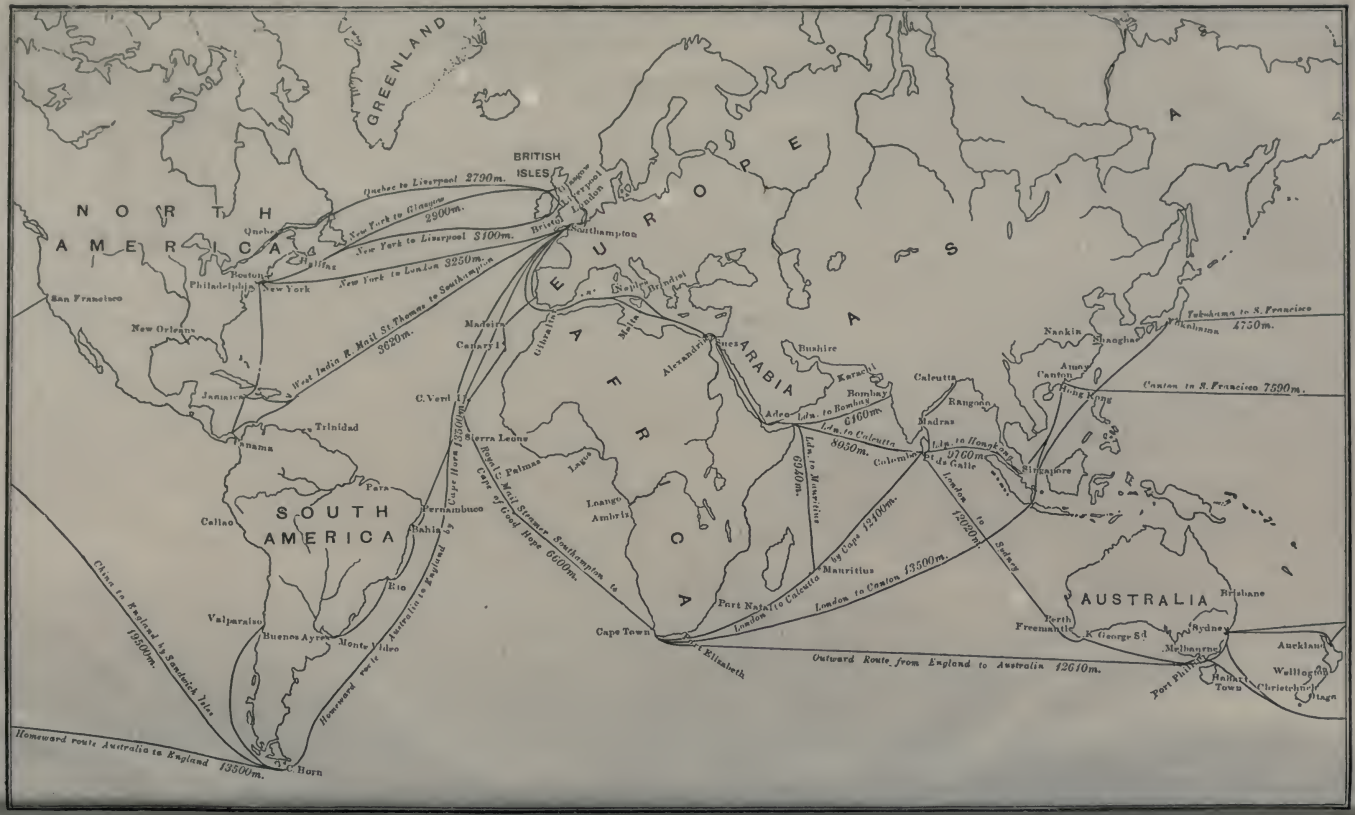
SHOWING ROUTES TO BRITISH POSSESSIONS FROM GREAT BRITAIN.



THE

Co-operative Wholesale Societies

LIMITED,

ENGLAND AND SCOTLAND,

ANNUAL

FOR 1899.

PUBLISHED BY
THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED,
1, BALLOON STREET, MANCHESTER;
AND
THE SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY LIMITED,
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PREFACE.

IN issuing the "Annual" for 1899 we feel confident that our readers will find in it literary fare of a substantial and interesting nature. The subjects treated of are such as demand attention of intelligent men, and we think that the various articles will prove valuable contributions to knowledge on the several topics.

On matters strictly Co-operative we have an article by B. J., L. B., who, writing as usual in an optimistic strain, discloses a glowing vista of possible achievement to loyal, persistent, and broad-minded Co-operators.

The history of the anti-Co-operative agitation in Scotland has been written by Mr. James Deans, who was closely associated with the defensive tactics of the Scottish C.W.S.

Professor James Long has compiled facts and figures relating to Co-operation as applied to agriculture, and his observations and comments merit serious consideration.

The article, "Co-operation in its Relation to other Forms of Collectivism," by Mr. A. E. Fletcher, editor of the *New Age*, is thoughtful and broad, and should tend to promote an extended spirit of unity amongst the many organised efforts being made in the direction of social reform.

The contribution by Mr. John Burns on "Risks and Casualties of Labour" deserves attentive perusal. It is an appalling record of death and injury attendant upon the industries of peace, and the comparisons drawn between the victims of war and those of labour are of startling import.

We have recently been disturbed by alarms of decrease in British trade, and Mr. J. A. Hobson treats of these rumours, but summarily disposes of them as unfounded, in his article on "Foreign Competition and its Effect on Home Industries." The subject is viewed in an impartial light, is dealt with clearly, and will, doubtless, reassure the foreboding minds.

Fiscal affairs are dealt with by Mr. A. Billson and Mr. W. M. J. Williams in ably-written papers, and the same may be said of the articles on "Canada," and "Gums, Resins, &c.," by Mr. Porritt and Mr. J. Jackson respectively.

A short review of the progress and present position of the Wholesale Society is included, which, with the excellent series of plates, give evidence as to the continued growth of the institution, a growth which we trust may be maintained and accelerated by the practical support of those in whose interest it is conducted.

December 16th, 1898. THE COMMITTEE.

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Dantzic Street, Manchester—Drapery Warehouse.
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„ Grocery, &c., Warehouse.
„ Drapery and Furnishing Warehouse.
London Branch General Office, &c.
„ Grocery, &c.
„ Tea Warehouse.
„ Cocoa and Chocolate Works.
„ Bacon Stoves.
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Huddersfield Saleroom.
Nottingham Saleroom.
Blackburn Saleroom.
Northampton Saleroom.
Cardiff Saleroom.
Birmingham Saleroom.
Bristol Depôt, Christmas Street.
„ „ Narrow Wine Street.
Liverpool Office.
„ Warehouse.
New York Produce Exchange.
Cork Branch.
Limerick Branch.
Tralee Branch and Creamery.
Armagh Branch.
An Irish Creamery.
Copenhagen Branch.
„ „ Butter Cellar.
Hamburg Branch.
Aarhus Branch Office.
„ „ Butter Cellar.
Gothenburg Branch.
Crumpsall Biscuit Works.
Leicester Boot and Shoe Works, Knighton Fields.
„ Boot and Shoe Works, Duns Lane.
Heckmondwike Boot and Shoe Works.
Batley Woollen Cloth Works.
Leeds Clothing Factory.
Dunston Corn Mill.
Irlam Soap Works.
West Hartlepool Lard Refinery.
Middleton Preserve Works.
Longsight Printing Works.
Furniture Factory, Broughton, near Manchester.
Shirt and Mantle Factory, Broughton.
Clothing Factory, Broughton.
Tobacco Factory, Manchester.
Flannel Mills, Littleborough.
Silvertown Corn Mill, London.
Longton Crockery Depôt.
„ „ Show Room.
Goole Offices.
„ Warehouse.
Garston Offices.
Rouen Offices.
Calais Offices.
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Feb. 4—Saturday....Nomination Lists: Last day for receiving.

Mar. 7—Tuesday ....Voting Lists: Last day for receiving.

„ 11—Saturday....Newcastle and London Branch and Divisional Quarterly Meetings.

„ 18—Saturday....General Quarterly Meeting—Manchester.

May 6—Saturday....Nomination Lists: Last day for receiving.

June 6—Tuesday ....Voting Lists: Last day for receiving.

„ 10—Saturday....Newcastle and London Branch and Divisional Quarterly Meetings.

„ 17—Saturday....General Quarterly Meeting—Manchester.

„ 24—Saturday....Half-yearly Stocktaking.

Aug. 5—Saturday....Nomination Lists: Last day for receiving.

Sept. 5—Tuesday ....Voting Lists: Last day for receiving.

„ 9—Saturday....Newcastle and London Branch and Divisional Quarterly Meetings.

„ 16—Saturday....General Quarterly Meeting—Manchester.

Nov. 4—Saturday....Nomination Lists: Last day for receiving.

Dec. 5—Tuesday ....Voting Lists: Last day for receiving.

„ 9—Saturday....Newcastle and London Branch and Divisional Quarterly Meetings.

„ 16—Saturday....General Quarterly Meeting—Manchester.

„ 23—Saturday....Half-yearly Stocktaking.

Thirty-five Years' Progress

... OF THE ...

Co-operative Societies in the United Kingdom.

THIRTY-FIVE YEARS' PROGRESS

OF

Co-operative Societies in the United Kingdom.

Years.	Sales. £	Years.	Sales. £
1862	2,333,523	1880	23,248,314
1863	2,673,778	1881	24,945,063
1864	2,836,606	1882	27,541,212
1865	3,373,847	1883	29,336,028
1866	4,462,676	1884	30,424,101
1867	6,001,153	1885	31,305,910
1868	7,122,360	1886	32,730,745
1869	7,353,363	1887	34,483,771
1870	8,201,685	1888	37,793,903
1871	9,463,771	1889	40,674,673
1872	13,012,120	1890	43,731,669
1873	15,639,714	1891	49,024,171
1874	16,374,053	1892	51,060,854
1875	18,499,901	1893	51,803,836
1876	19,921,054	1894	52,110,800
1877	21,390,447	1895	55,100,249
1878	21,402,219	1896	59,951,635
1879	20,382,772		

TOTAL SALES IN THE THIRTY-FIVE YEARS, 1862 TO 1896. ... **£875,711,976.**

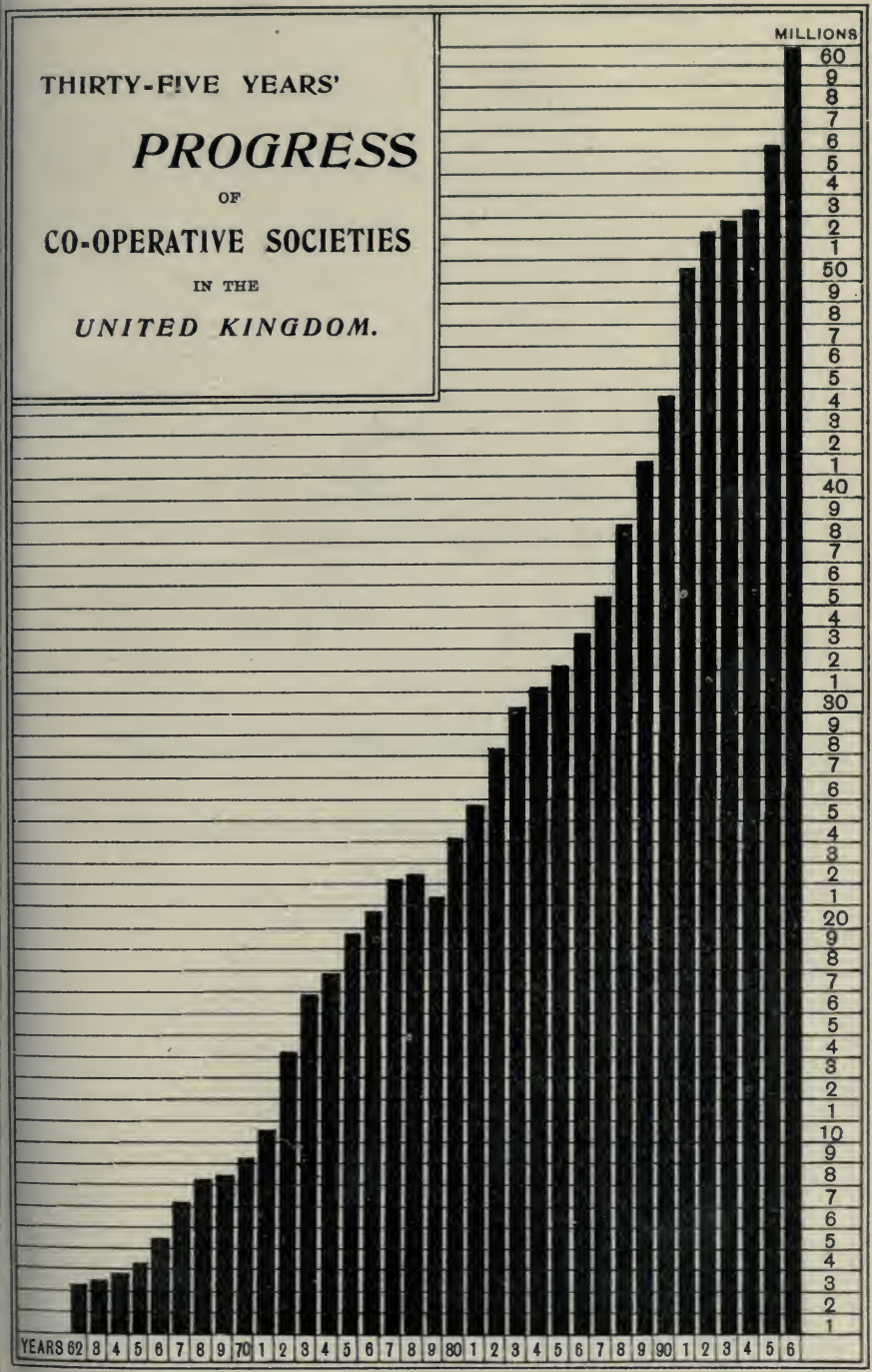
TOTAL PROFITS IN THE THIRTY-FIVE YEARS, 1862 TO 1896. ... **78,065,591.**

STATISTICAL POSITION OF CO-OPERATIVE SOCIETIES IN THE UNITED KINGDOM,

DECEMBER 31ST, 1896.

Compiled from the Returns made by Societies to the Registrar and Co-operative Union.

		£
Number of Members	1,534,824	
Share Capital		18,236,040
Loan Capital		4,786,331
Sales for 1896...		59,951,635
Net Profits for 1896		5,990,023
Devoted to Education, 1896		46,895


THIRTY-FIVE YEARS'
PROGRESS
OF
CO-OPERATIVE SOCIETIES
IN THE
UNITED KINGDOM.
MILLIONS
60 9 8 7 6 5 4 3 2 1
50 9 8 7 6 5 4 3 2 1
40 9 8 7 6 5 4 3 2 1
30 9 8 7 6 5 4 3 2 1
20 9 8 7 6 5 4 3 2 1
10 9 8 7 6 5 4 3 2 1
YEARS 62 3 4 5 6 7 8 9 70 1 2 3 4 5 6 7 8 9 80 1 2 3 4 5 6 7 8 9 90 1 2 3 4 5 6

Thirty-four Years' Progress

... OF THE ...

Co-operative Wholesale Society Limited.

THIRTY-FOUR YEARS' PROGRESS

OF THE

Co-operative Wholesale Society Limited.

Years.	Sales. £	Years.	Sales. £
1864 (30 Weeks)	51,857	1881	3,574,095
1865	120,754	1882	4,038,238
1866	175,489	1883	4,546,889
1867 (65 Weeks)	331,744	1884 (53 Weeks)	4,675,371
1868	412,240	1885	4,793,151
1869	507,217	1886	5,223,179
1870 (53 Weeks)	677,734	1887	5,713,235
1871	758,764	1888	6,200,074
1872	1,153,132	1889 (53 Weeks)	7,028,944
1873	1,636,950	1890	7,429,073
1874	1,964,829	1891	8,766,430
1875	2,247,395	1892	9,300,904
1876 (53 Weeks)	2,697,366	1893	9,526,167
1877	2,827,052	1894	9,443,938
1878	2,705,625	1895 (58 Weeks)	10,141,917
1879 (50 Weeks)	2,645,331	1896	11,115,056
1880	3,339,681	1897	11,920,143

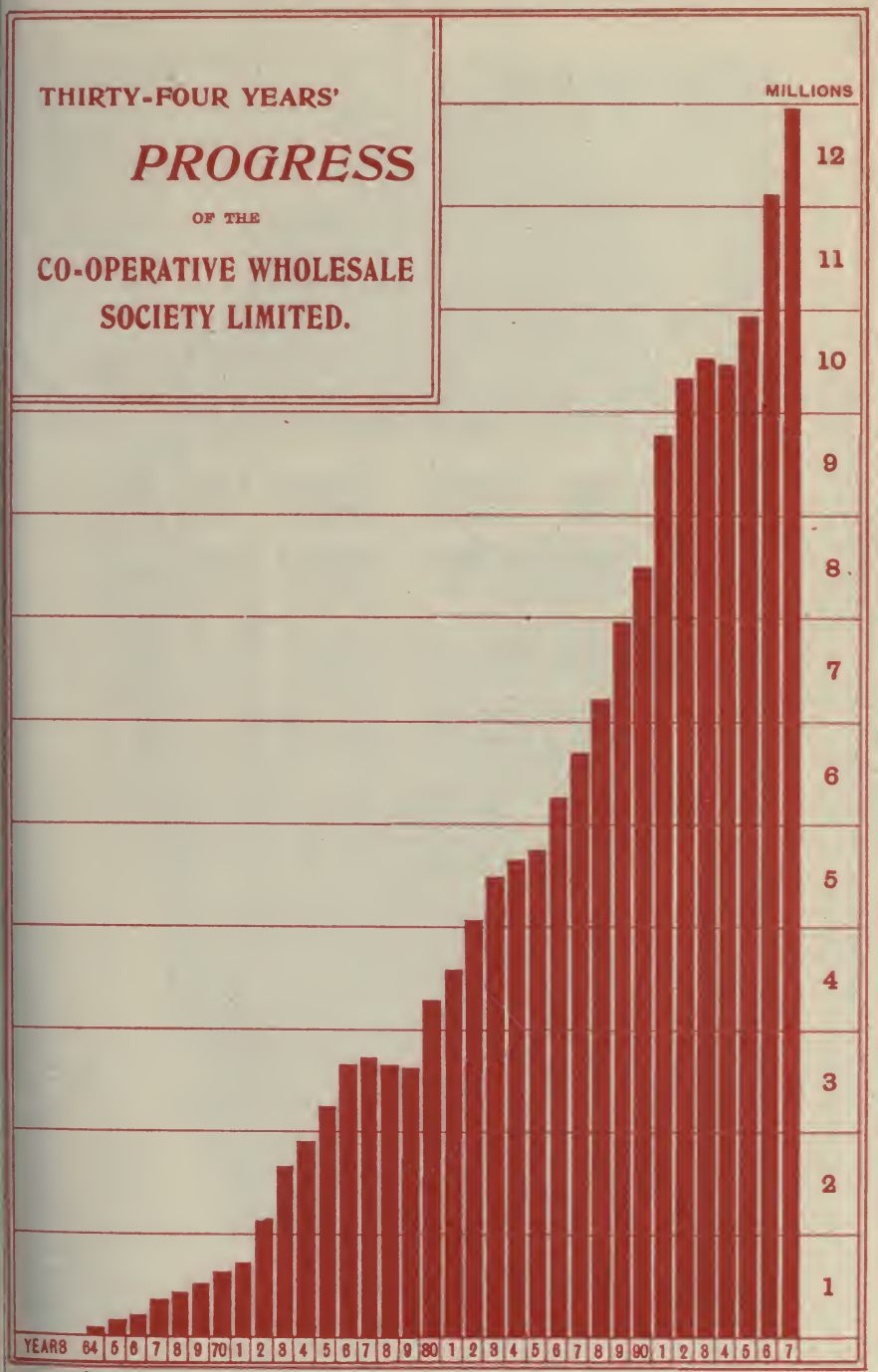
TOTAL SALES IN THE THIRTY-FOUR YEARS, 1864 TO 1897. ... **£147,689,964.**

TOTAL PROFITS IN THE THIRTY-FOUR YEARS, 1864 TO 1897. ... **1,978,283.**

STATISTICAL POSITION OF THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED,

DECEMBER 25TH, 1897.

		£
Number of Societies holding Shares	1,046	
Number of Members belonging to Shareholders,	1,053,564	
Share Capital		728,749
Loans and Deposits...		1,254,319
Reserve Fund—Trade and Bank		109,883
Insurance Fund		350,747
Sales for the Year 1897...		11,920,143
Net Profits for Year 1897		135,561


THIRTY-FOUR YEARS'
PROGRESS
OF THE
CO-OPERATIVE WHOLESALE
SOCIETY LIMITED.
MILLIONS
12
11
10
9
8
7
6
5
4
3
2
1
YEARS 64 5 6 7 8 9 70 1 2 3 4 5 6 7 8 9 80 1 2 3 4 5 6 7 8 9 90 1 2 3 4 5 6 7

MANCHESTER.

REGISTERED OFFICES, BANK, CENTRAL GROCERY AND PROVISION, BOOT AND SHOE, AND FURNISHING WAREHOUSES.

BALLOON STREET AND HOLGATE STREET. *(See pages 14, 29, 69, 70, and 104.)*

(For Plan of Manchester see end of plates.)

MANCHESTER.

CENTRAL GROCERY AND PROVISION AND BOOT AND SHOE WAREHOUSES, BALLOON STREET AND GARDEN STREET.

(See pages 16, 72, 75, and 104.)

MANCHESTER DRAPERY WAREHOUSES, DANTZIC STREET.

(See pages 23 to 27, 73, and 104.)

NEWCASTLE BRANCH.

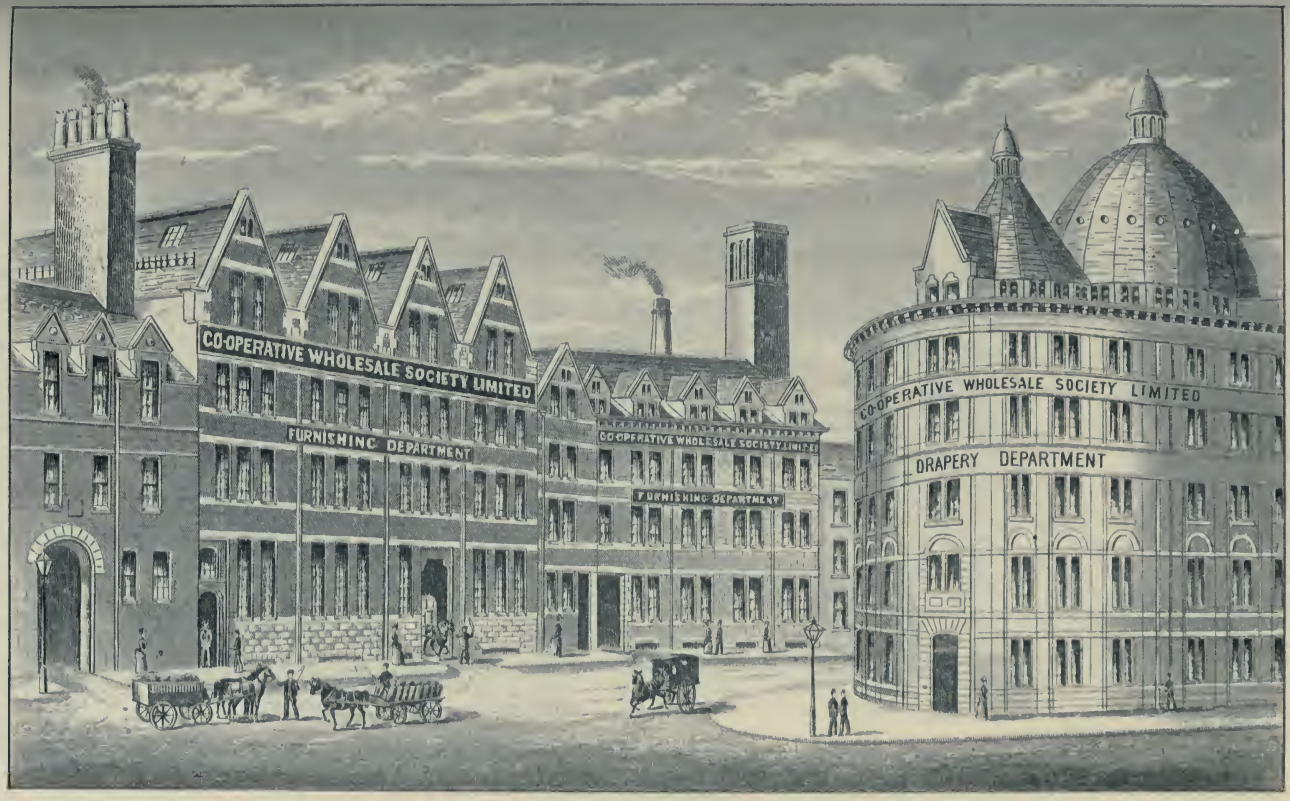
GROCERY OFFICES, BOARDROOM, BANK, &c., WEST BLANDFORD STREET.

(For Plan of Newcastle see end of plates.)

NEWCASTLE BRANCH.

DRAPERY AND BOOT AND SHOE WAREHOUSES, WATERLOO STREET.

(See pages 77, 78, 79, and 106.)



NEWCASTLE DRAPERY AND FURNISHING WAREHOUSES, THORNTON STREET.

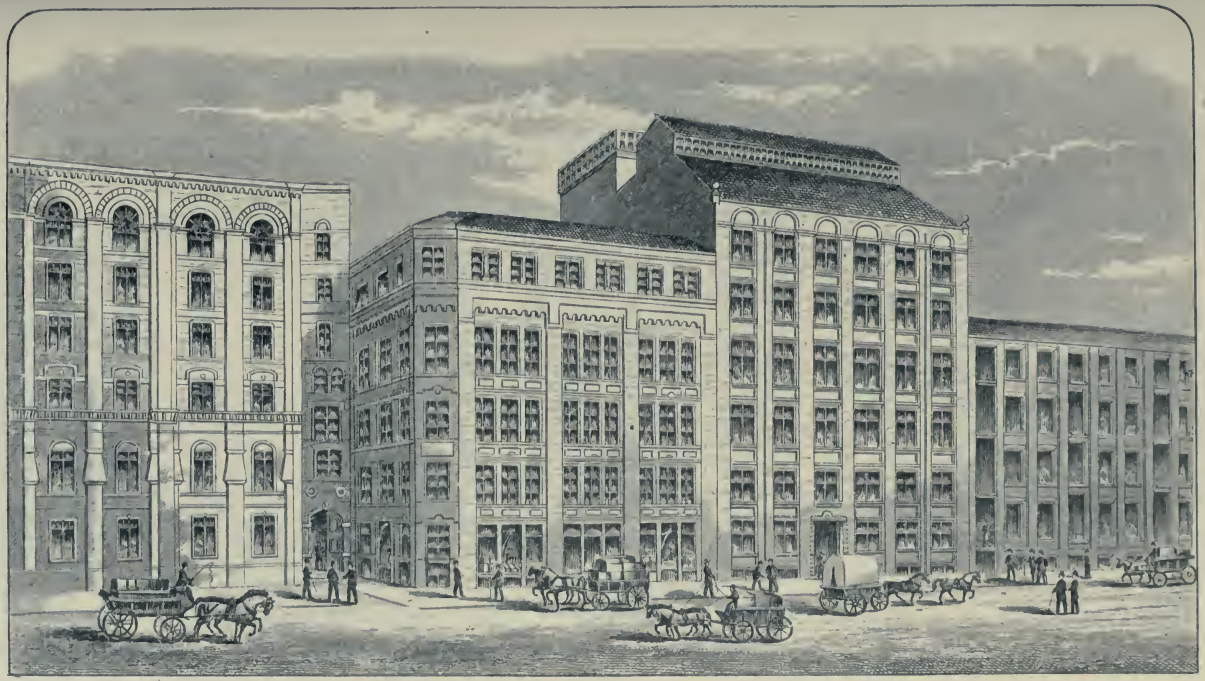
(See pages 78, 80, and 106.)

LONDON BRANCH.

GENERAL OFFICES, GROCERY, DRAPERY BOOT AND SHOE, AND FURNISHING DEPARTMENTS, AND CO-OPERATIVE HALL, LEMAN STREET.

(See pages 81 to 84, and 107.)

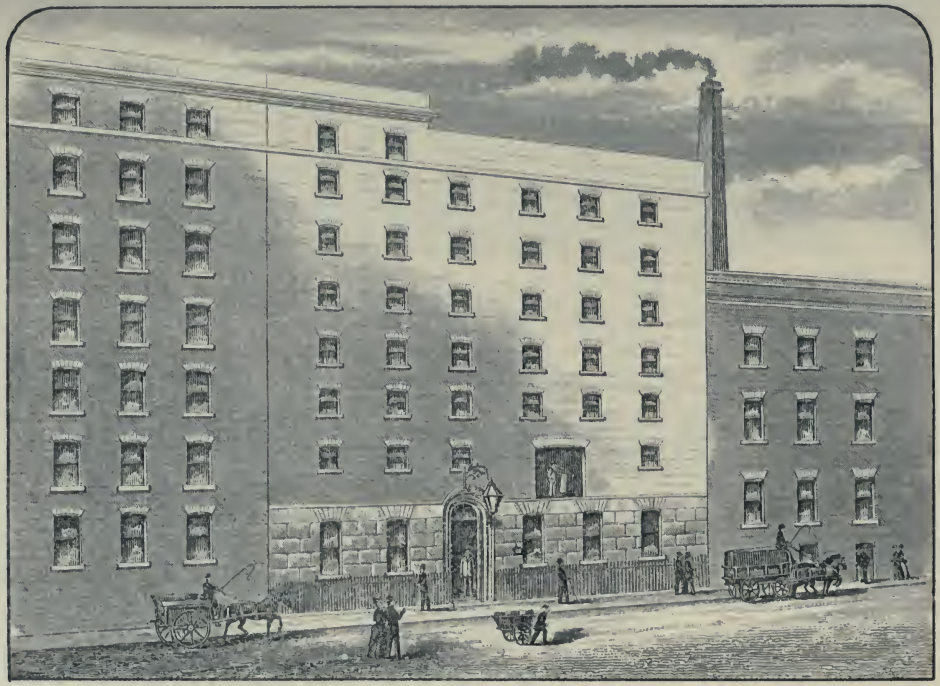
(For Plan of London see end of plates.)



LONDON BRANCH PREMISES.
GROCERY, DRAPERY, BOOTS, AND FURNISHING.

LONDON TEA WAREHOUSE, LEMAN STREET.

(See page 19.)



LONDON COCOA AND CHOCOLATE WORKS,
116, LEMAN STREET. *(See page 19.)*

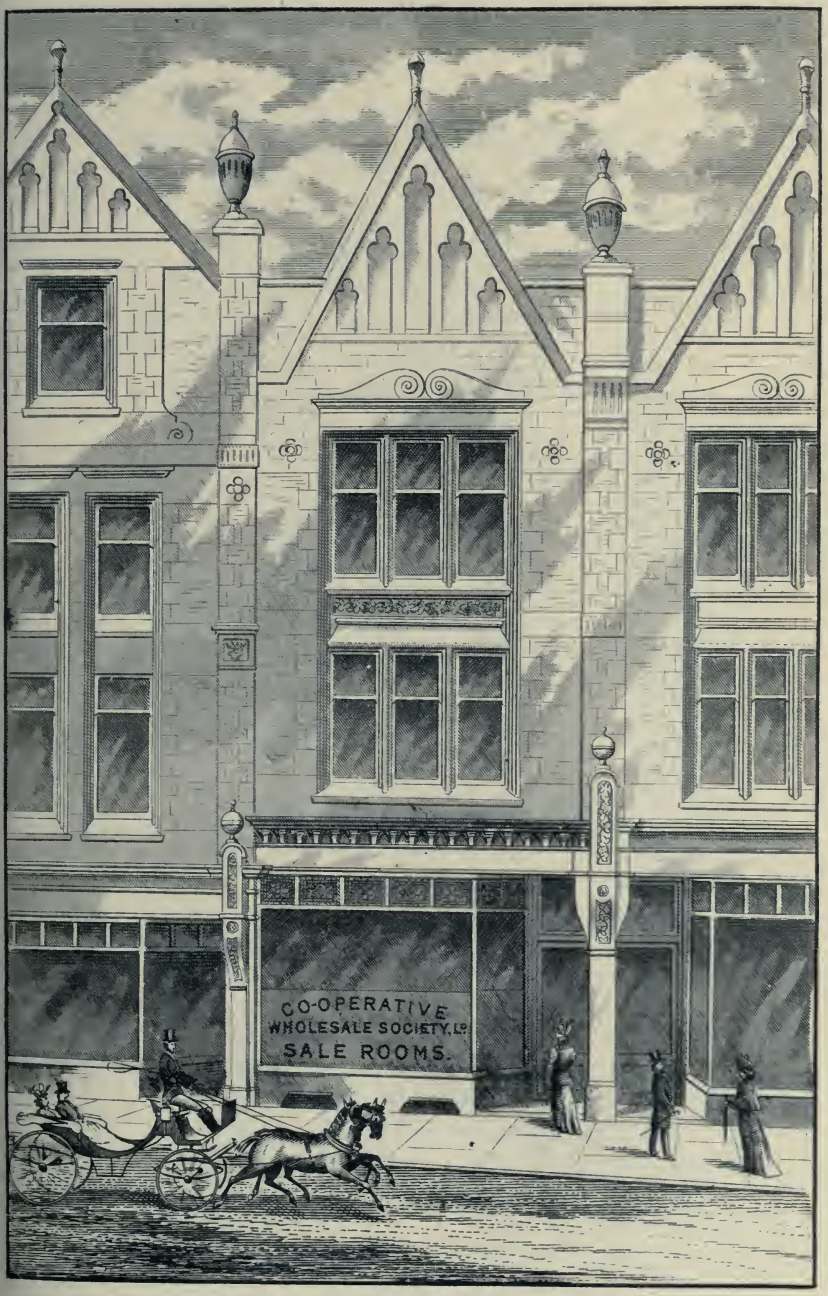
LONDON BACON STOVES, 118, LEMAN STREET.

SALEROOM, LEEDS, 33, CALL LANE.
(For Plan of Leeds see end of plates.)

SALEROOM, 4, Railway Street, Huddersfield.

SALEROOM, 5, LINCOLN STREET, CLUMBER STREET, NOTTINGHAM.

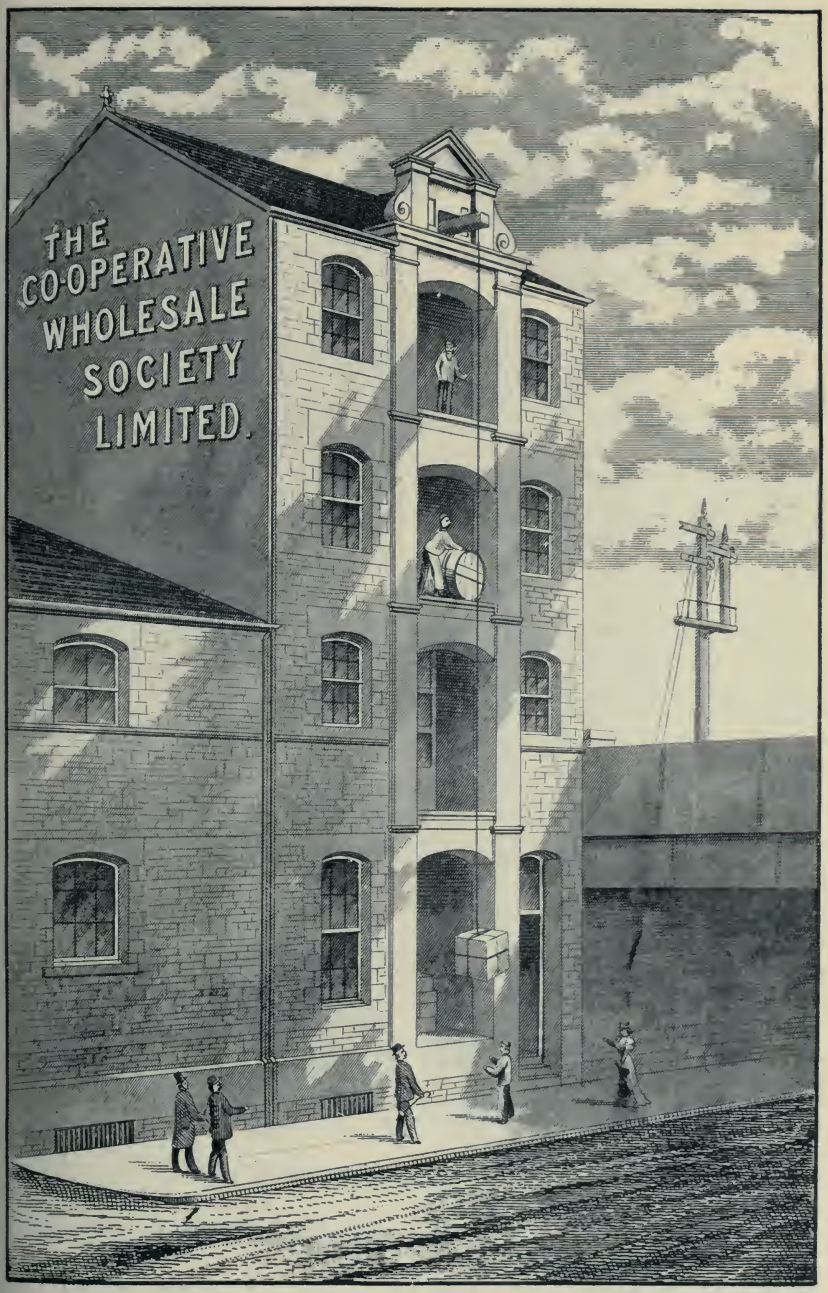
(For Plan of Nottingham see end of plates.)



SALEROOM, 15, RAILWAY ROAD, BLACKBURN.

DEPÔT AND SALEROOM, GUILDHALL ROAD, NORTHAMPTON.

(For Plan of Northampton see end of plates.)

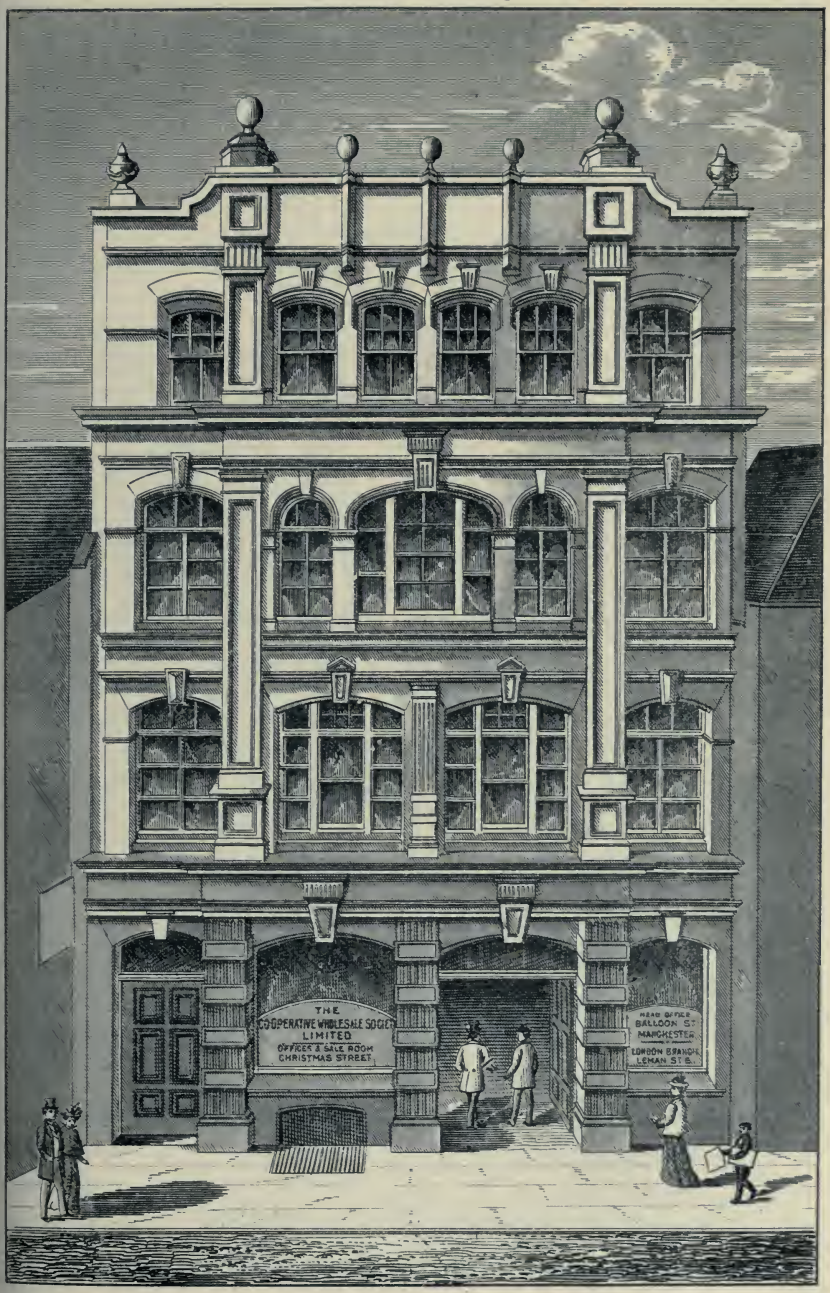


SALEROOM, HOPE STREET, CARDIFF.
(For Plan of Cardiff see end of plates.)

SALEROOM, SITUATE IN 46, CORPORATION STREET, BIRMINGHAM.
(For Plan of Birmingham see end of plates.)

BRISTOL DEPOT, CHRISTMAS STREET.

(For Plan of Bristol see end of plates.)



BRISTOL DEPÔT, NARROW WINE STREET.

LIVERPOOL OFFICE—1, Victoria Street.

LIVERPOOL WAREHOUSE—North Dock, Regent Road.

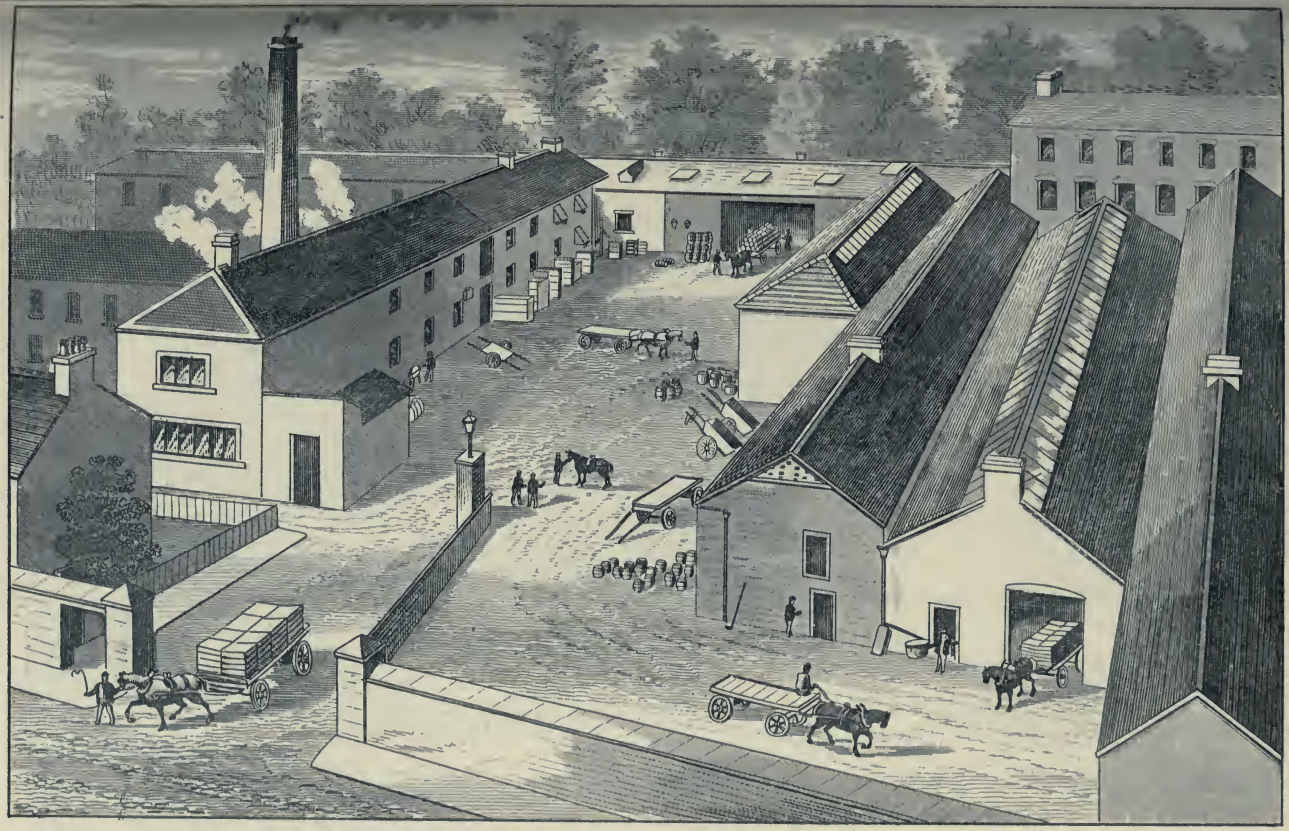
NEW YORK PRODUCE EXCHANGE, BROADWAY, NEW YORK,
IN WHICH THE SOCIETY'S OFFICES ARE SITUATE.

CORK BRANCH,

JOHN STREET, CORK, IRELAND.

LIMERICK BRANCH.

TRALEE BRANCH AND CREAMERY.



ARMAGH BRANCH.

AN IRISH CREAMERY.

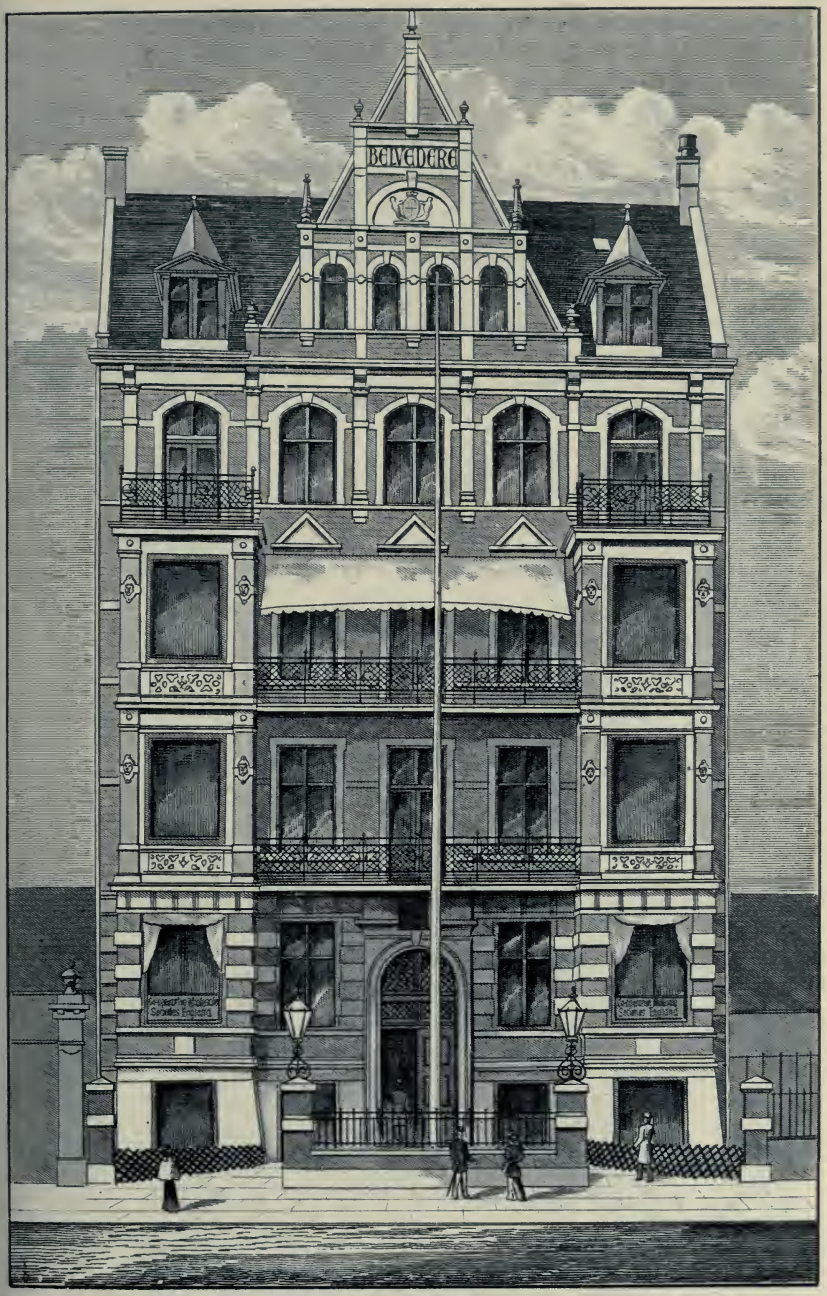
COPENHAGEN BRANCH,

SCT. ANNAPLADS, 24.

COPENHAGEN BRANCH. BUTTER STORE.

HAMBURG BRANCH.

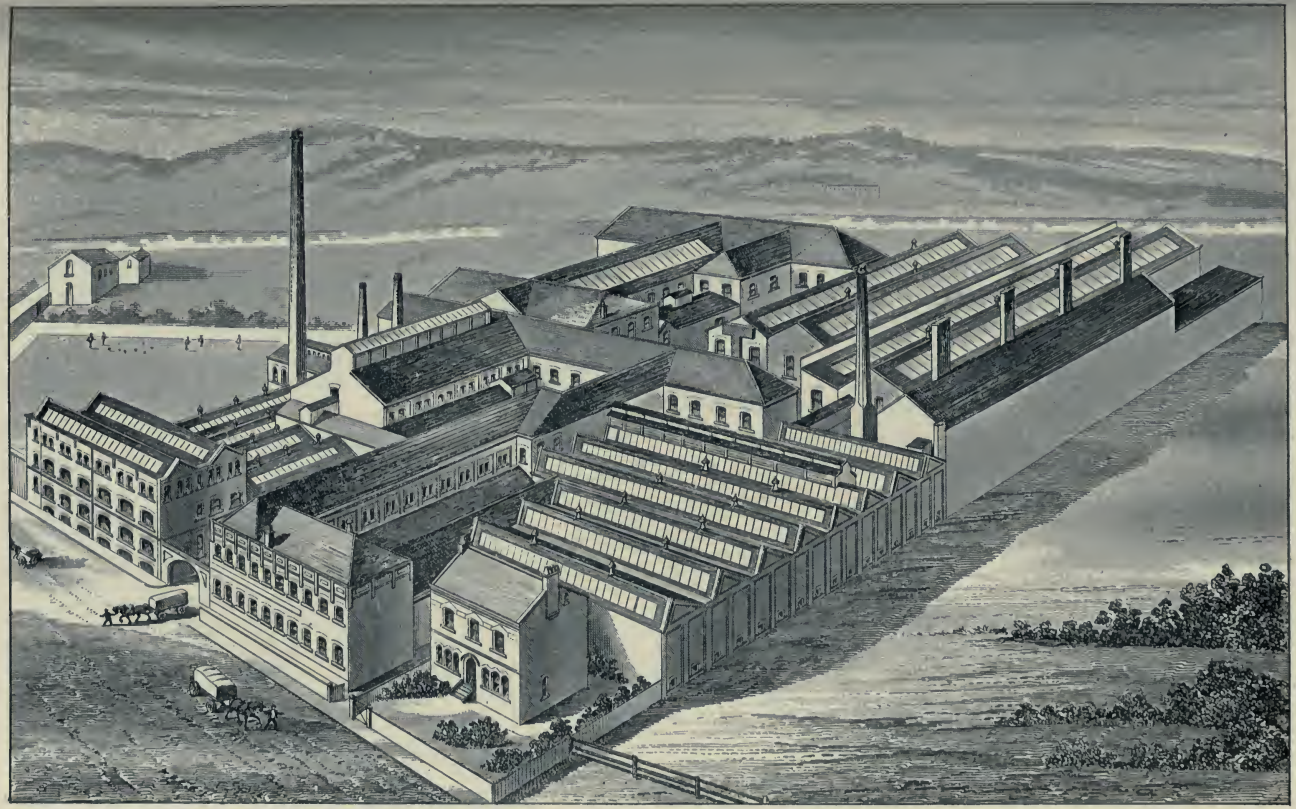
"LUISENHOF" NEUE GRONINGER STR., IN WHICH THE SOCIETY'S OFFICE IS SITUATE.



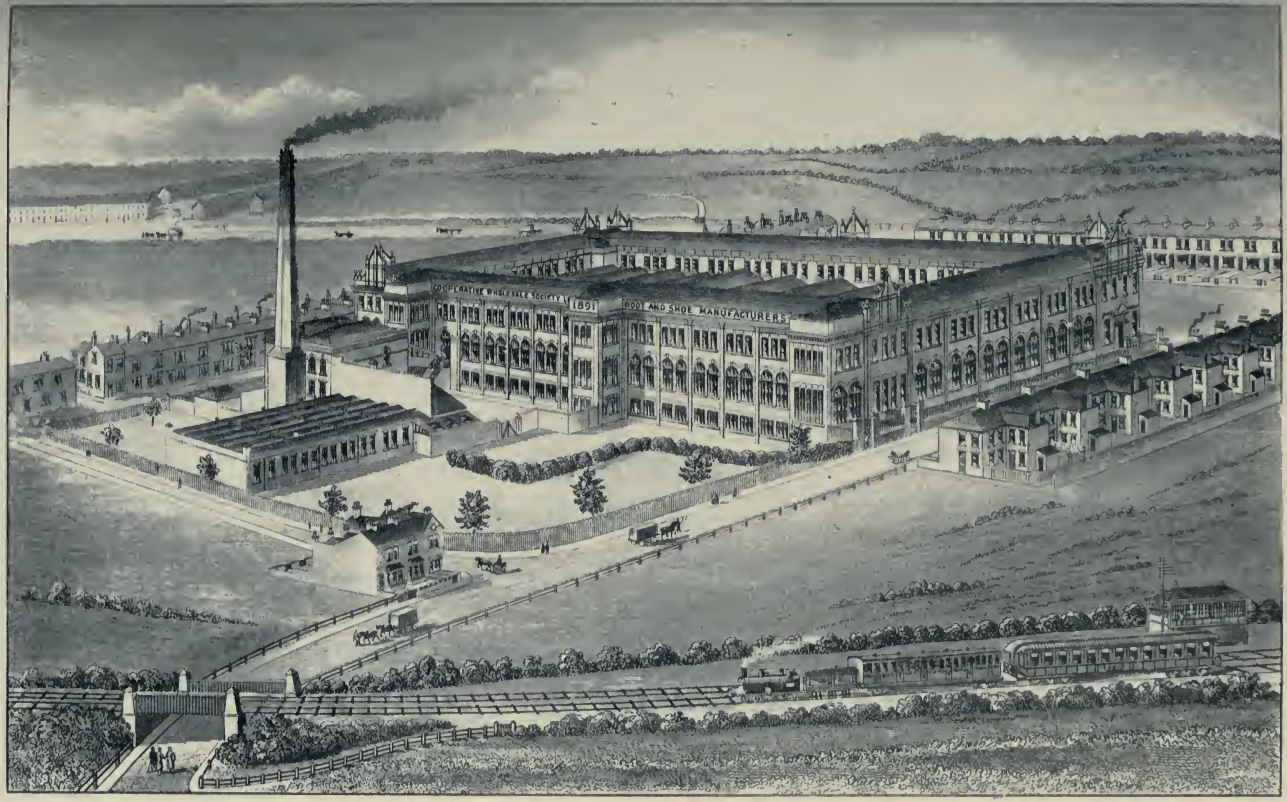
AARHUS BRANCH, DENMARK.

BUTTER CELLAR, AARHUS, DENMARK.

GOTHENBURG BRANCH.



CRUMPSALL BISCUIT WORKS. *(See pages 31 and 86.)*



WHEATSHEAF BOOT AND SHOE WORKS, KNIGHTON FIELDS, LEICESTER.

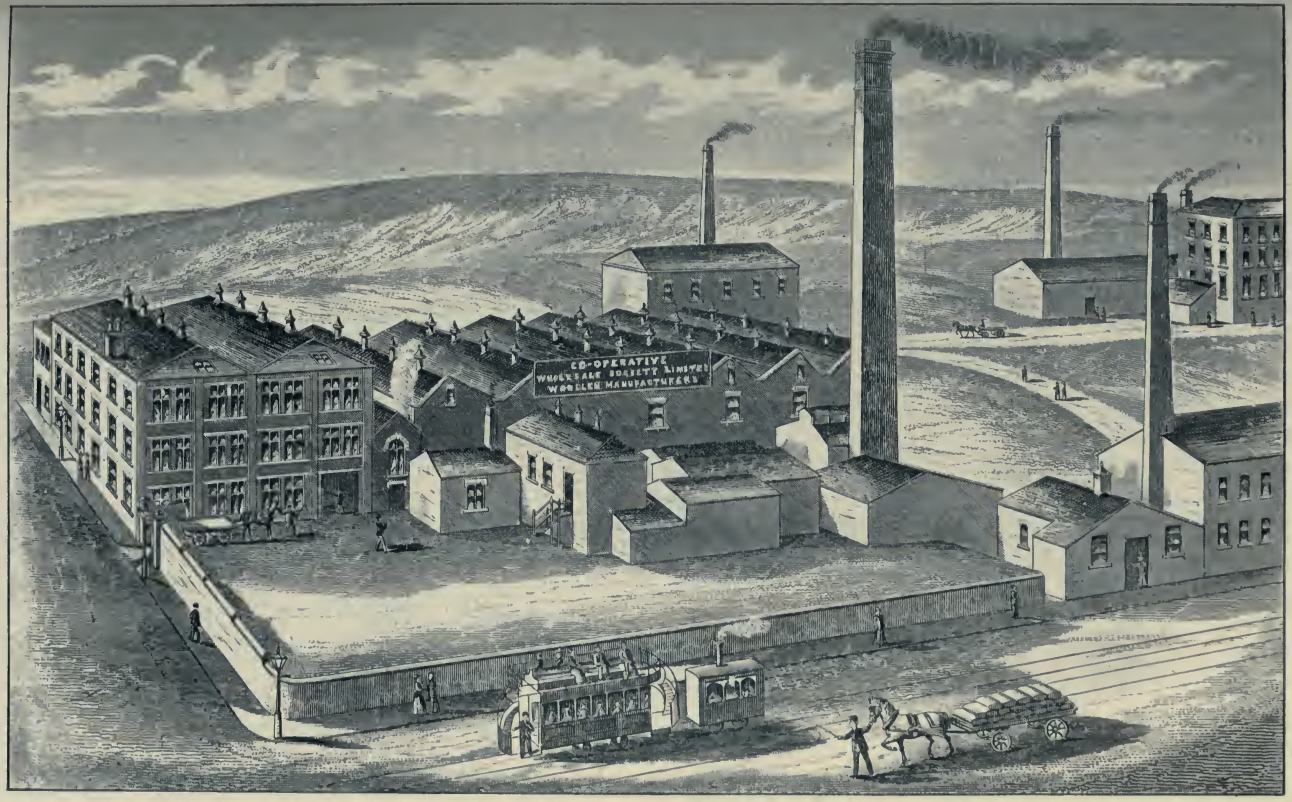
(See pages 33 to 37 and 88.)

LEICESTER BOOT AND SHOE WORKS, DUNS LANE.

(See pages 33 and 88.)

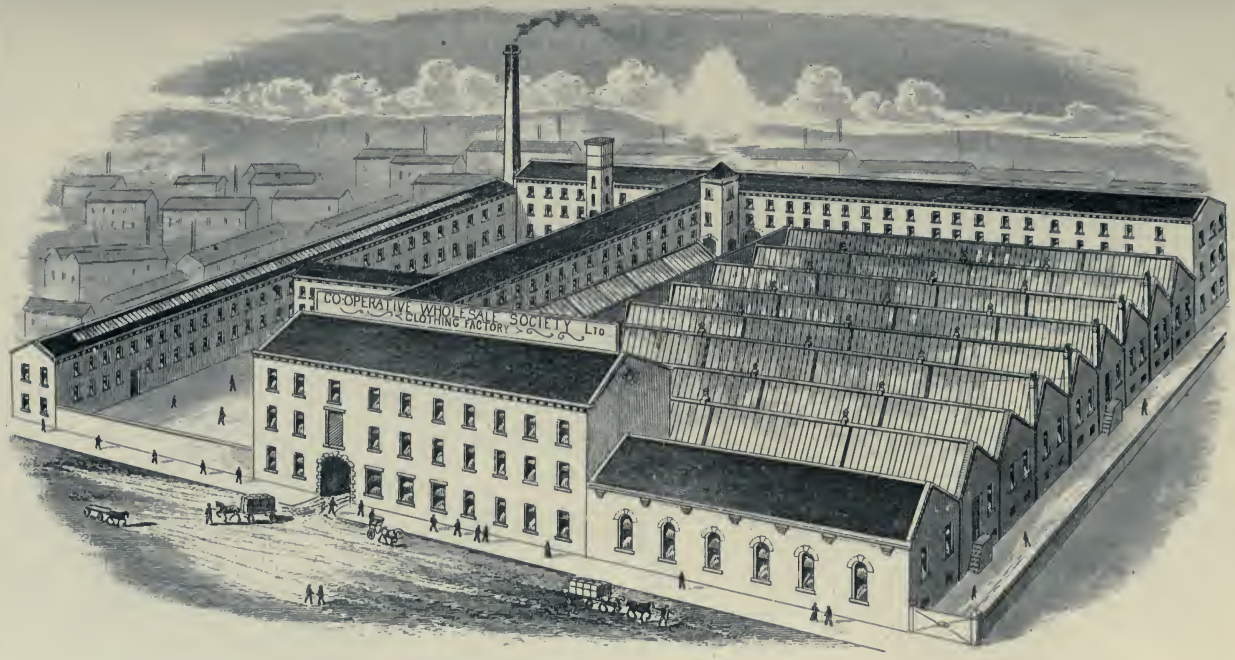
HECKMONDWIKE BOOT AND SHOE AND CURRYING WORKS.

(See pages 38 and 90 to 92.)



LIVINGSTONE MILL, BATLEY. WOOLLEN CLOTH WORKS.

(See pages 43 and 96.)

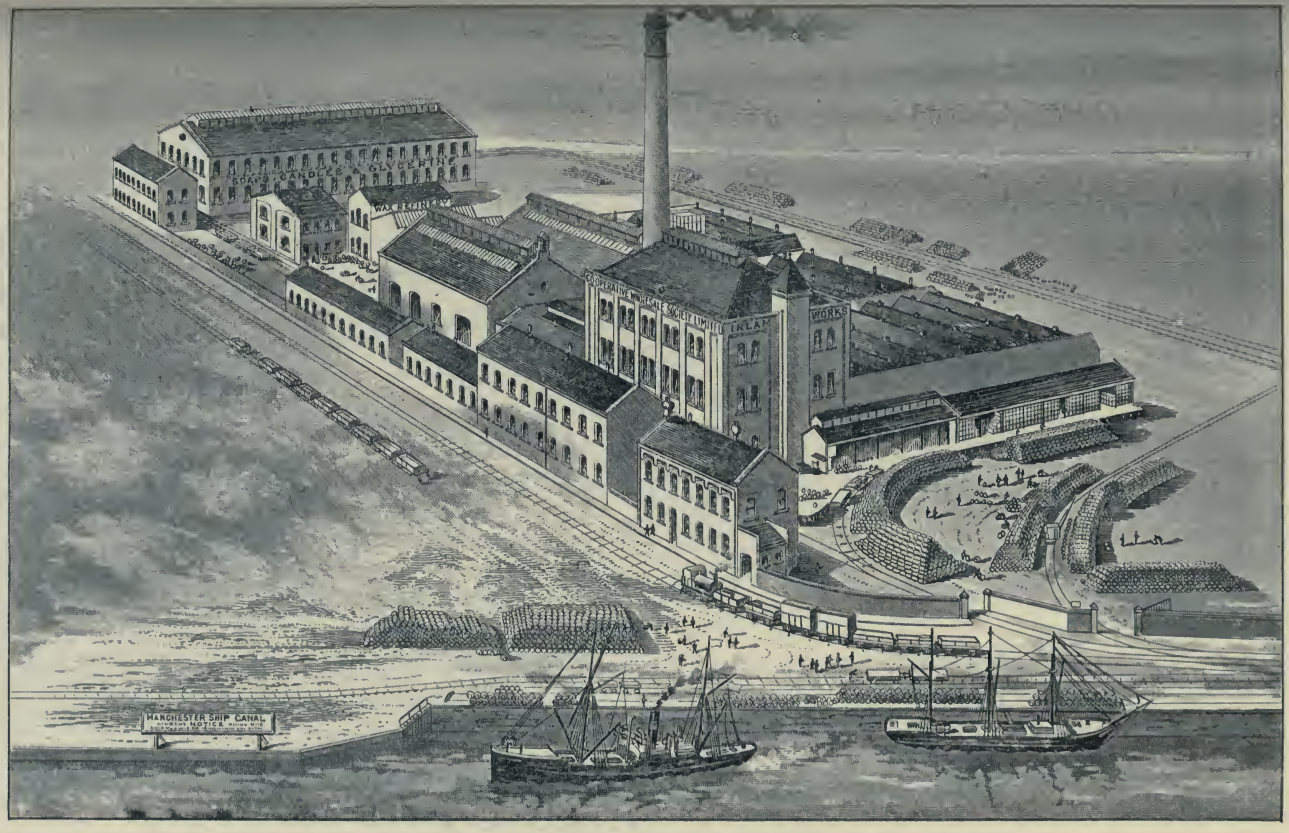


LEEDS CLOTHING FACTORY.

(See page 85.)

DUNSTON CORN MILL.

(See pages 89 and 93.)



IRLAM SOAP WORKS.

(See pages 40 and 94.)

WEST HARTLEPOOL LARD FACTORY.

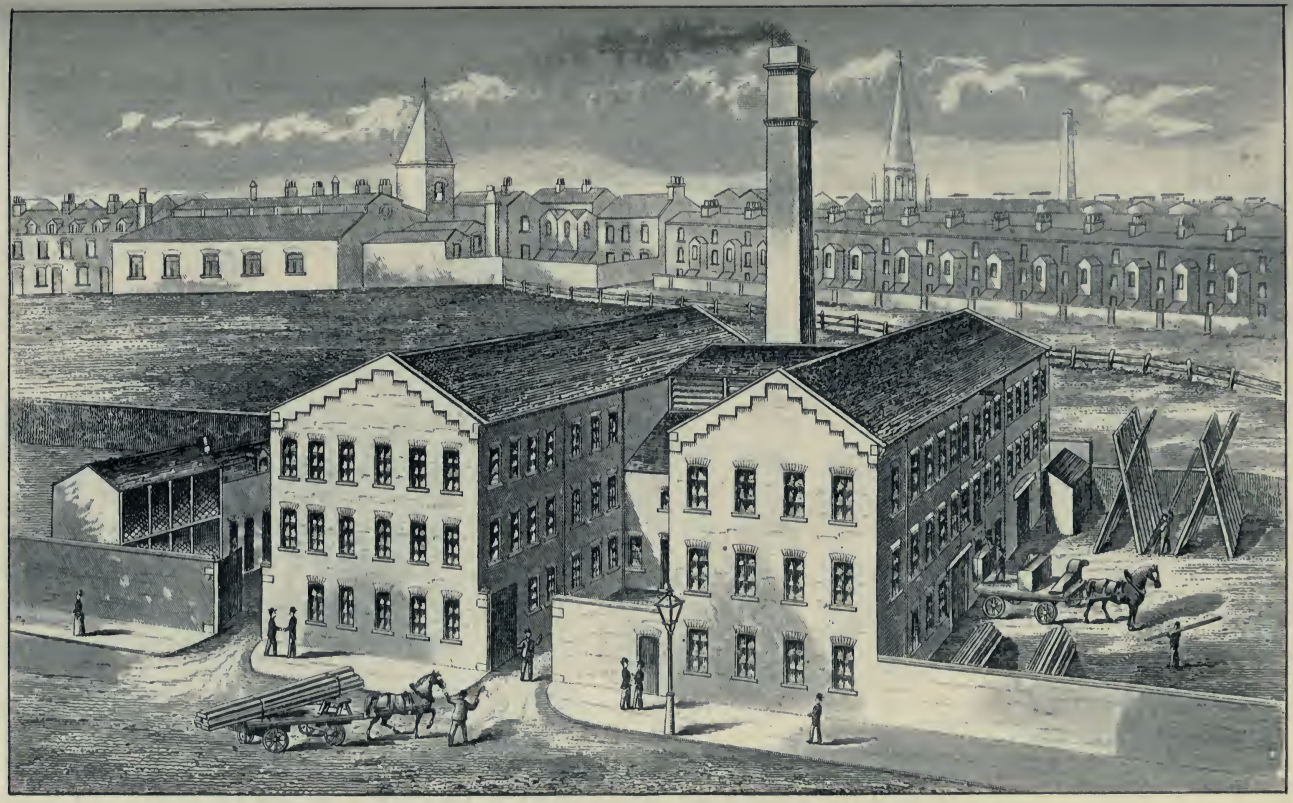
(See pages 41 and 102.)

MIDDLETON PRESERVE WORKS.

(See pages 42 and 102.)

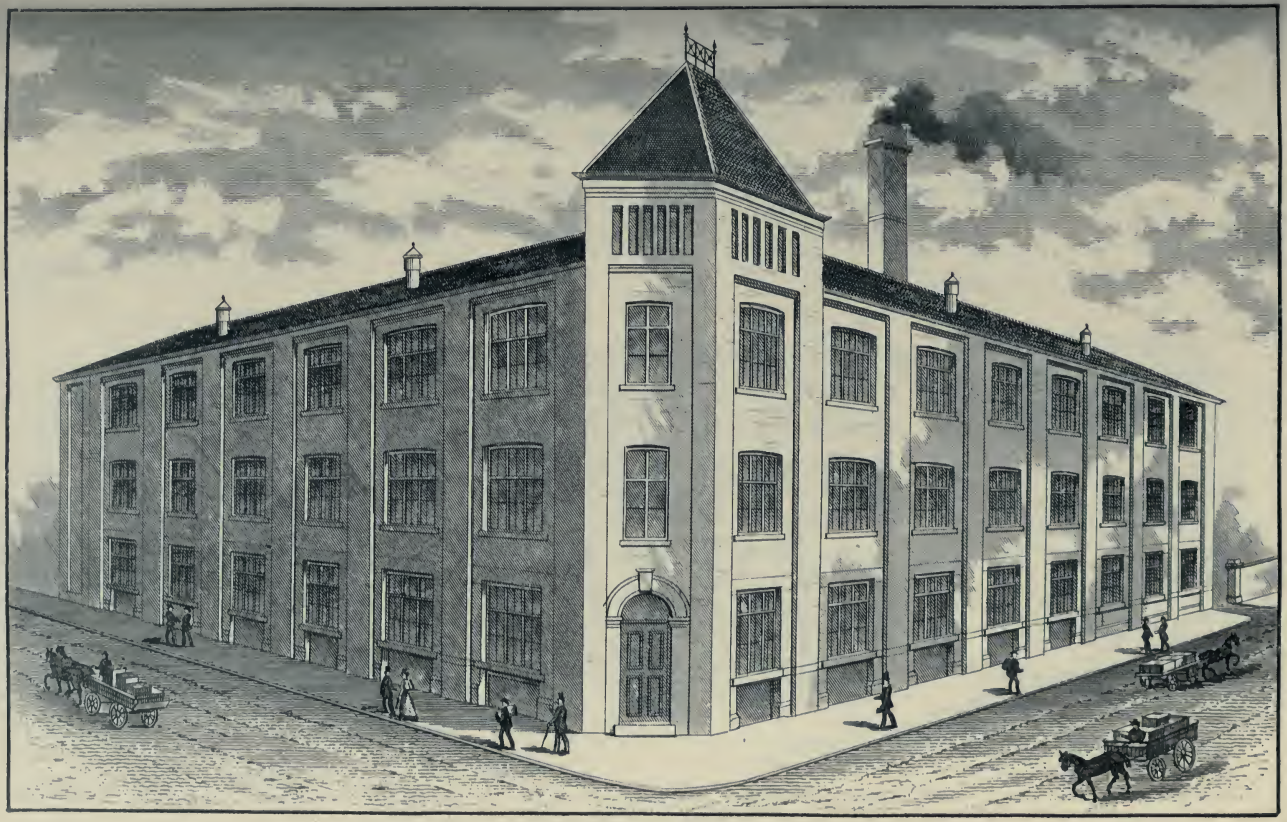
LONGSIGHT PRINTING WORKS.

(See pages 44 and 99.)

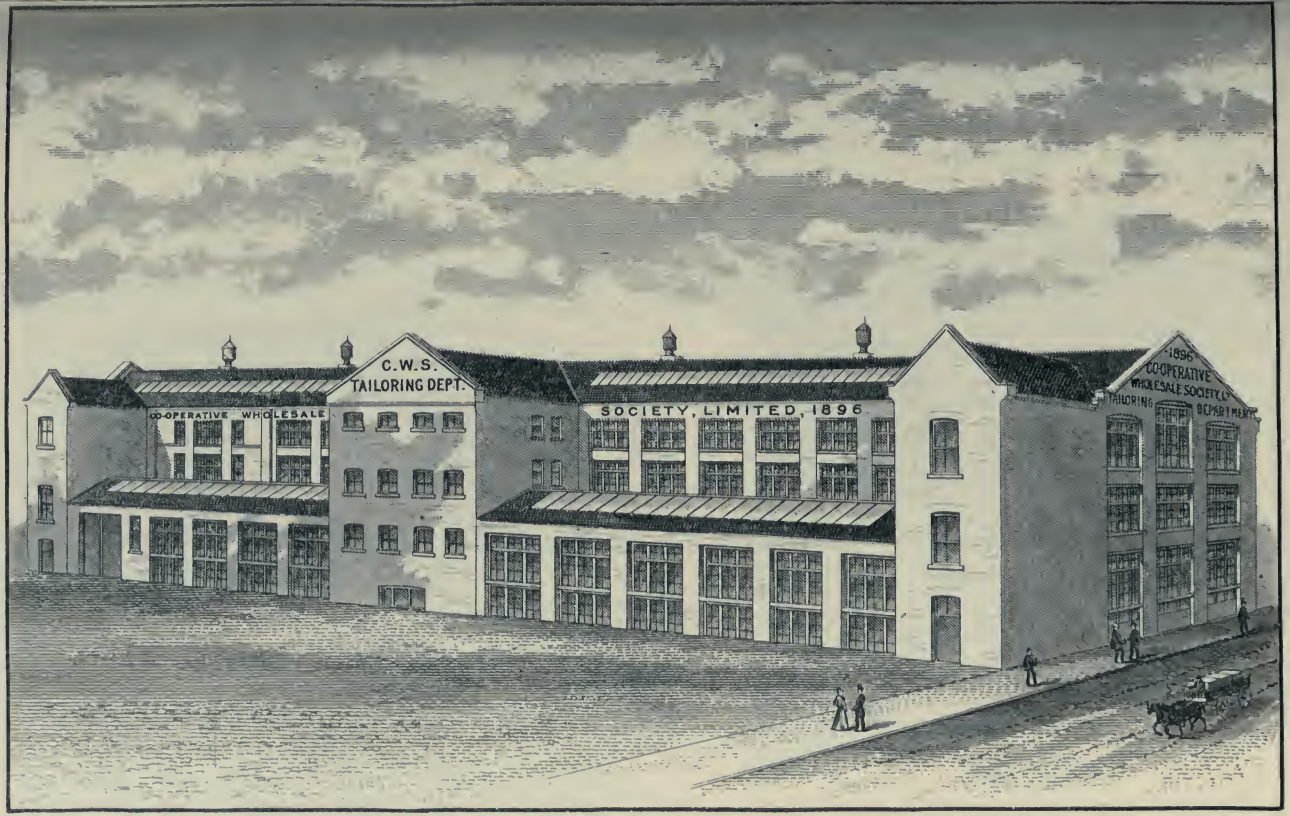


FURNITURE FACTORY, BROUGHTON, NEAR MANCHESTER.

(See pages 29 and 98.)

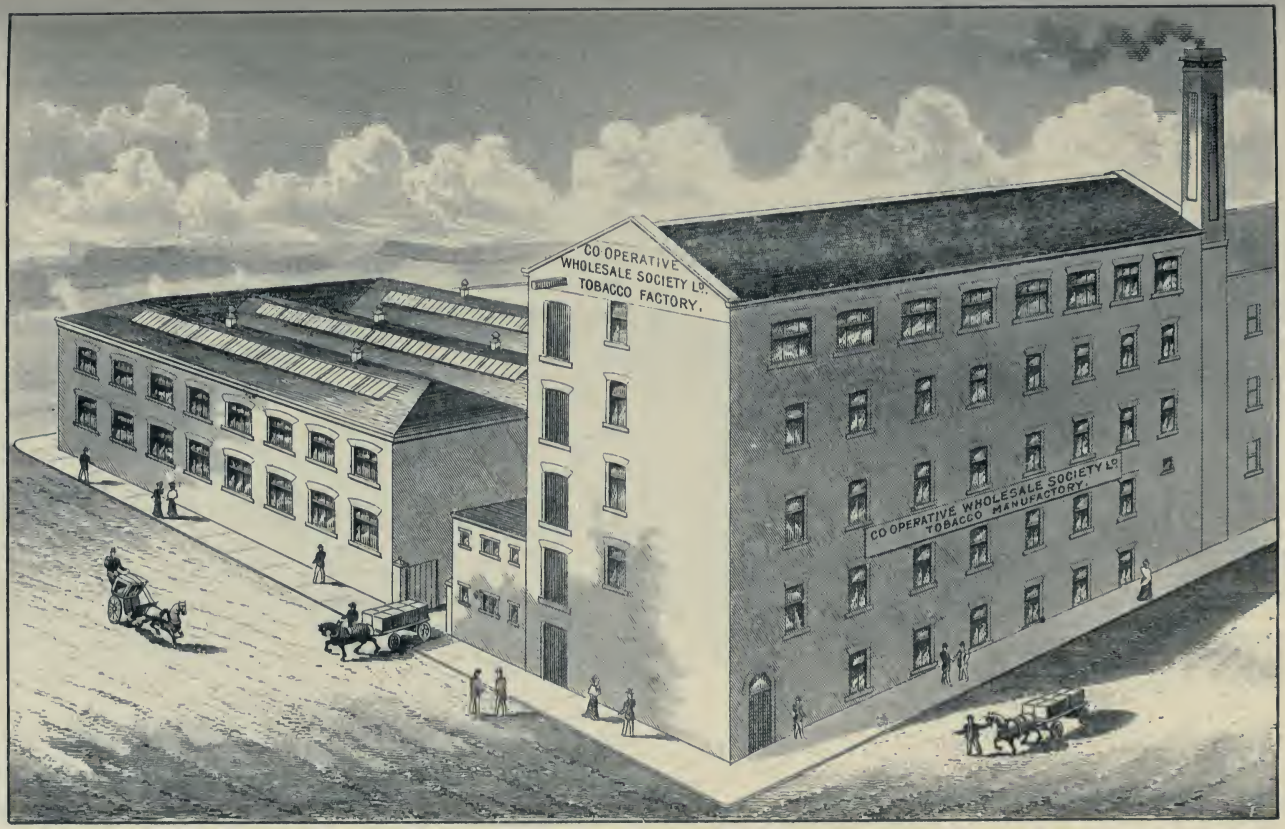


SHIRT AND MANTLE FACTORY, BROUGHTON, NEAR MANCHESTER.

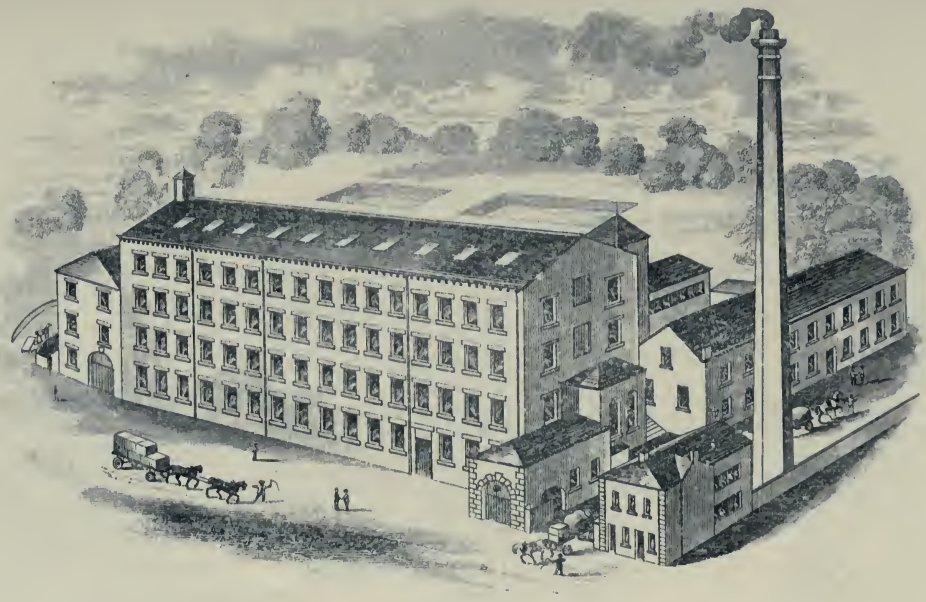


CLOTHING FACTORY, BROUGHTON, NEAR MANCHESTER.

(See pages 28 and 99.)



TOBACCO FACTORY, MANCHESTER.



FLANNEL FACTORY, LITTLEBOROUGH.

FLOUR MILL, SILVERTOWN, LONDON

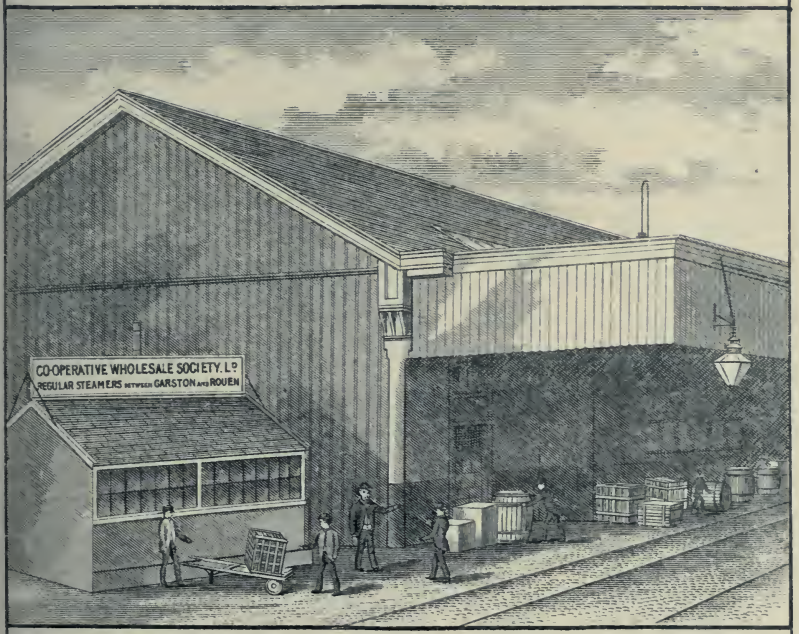
LONGTON CROCKERY DEPÔT.

(See pages 30 and 100.)

LONGTON CROCKERY DEPOT SHOW ROOM *(See pages 30 and 100.)*

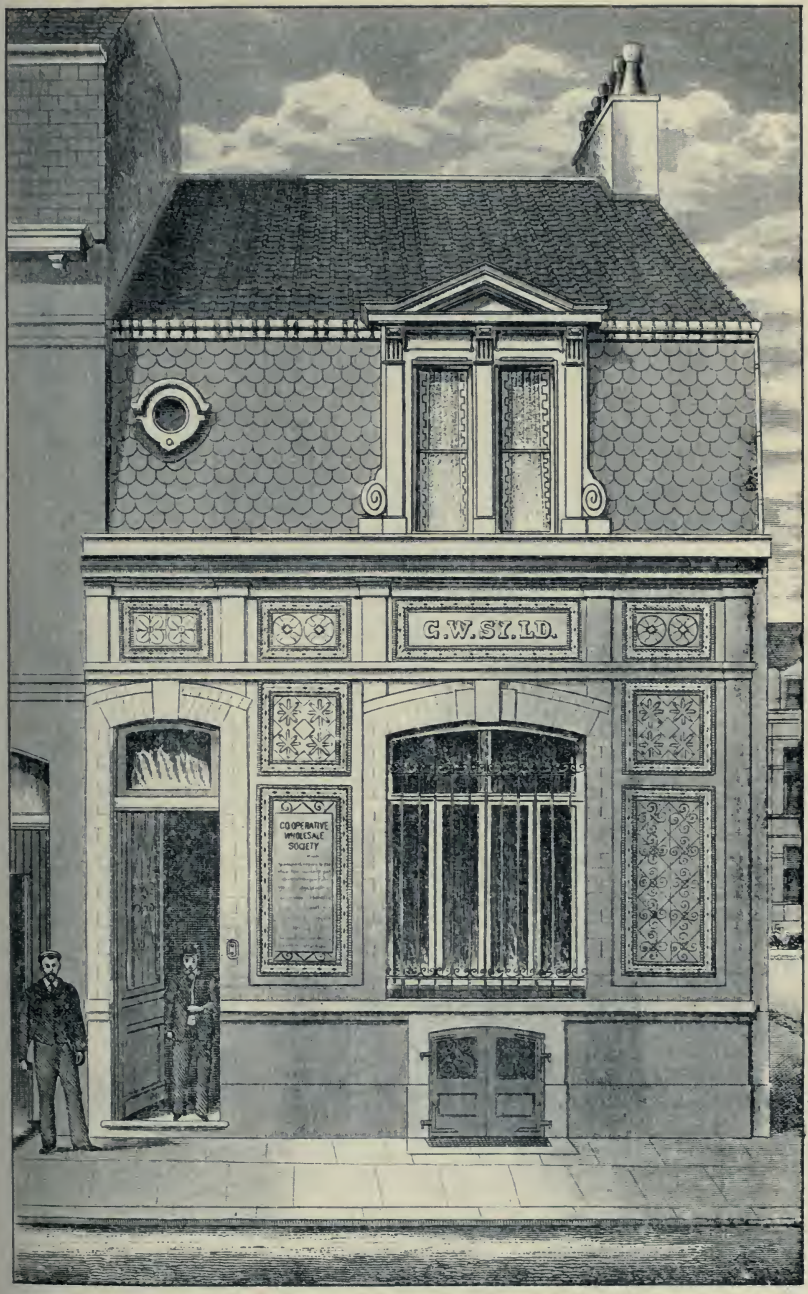
BUILDINGS IN WHICH GOOLE OFFICES ARE SITUATED, STANHOPE STREET.

GOOLE WAREHOUSE



GARSTON OFFICE.

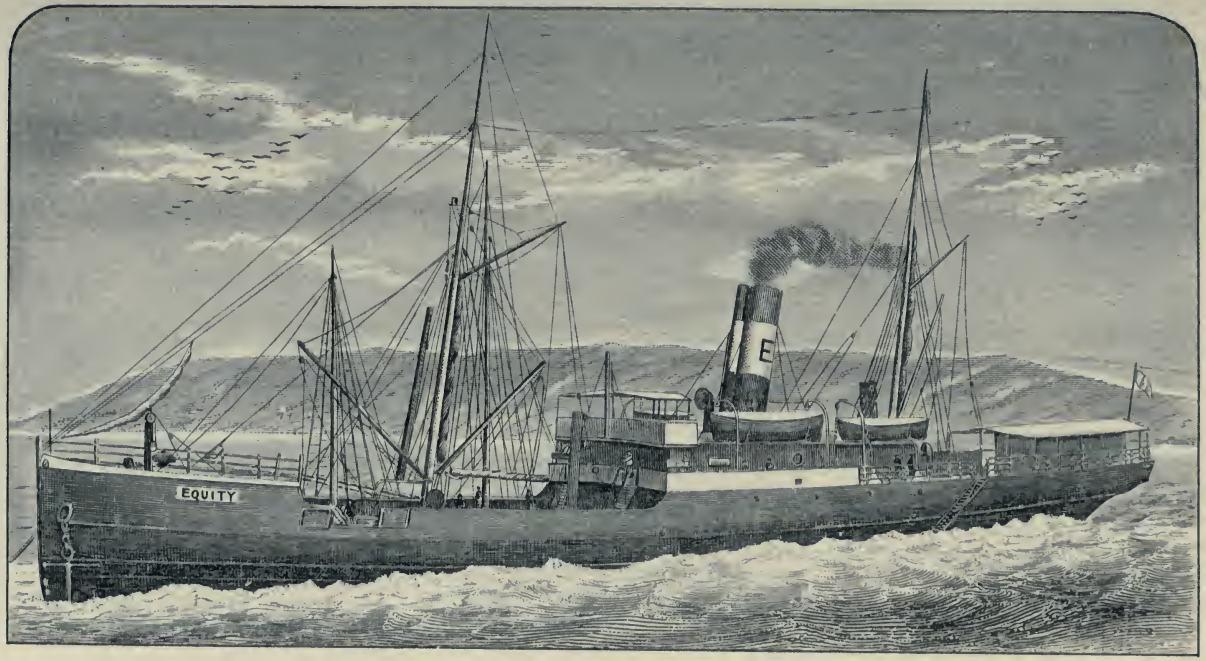
ROUEN OFFICES,
18, Quai de la Bourse, Rouen, France.



CALAIS OFFICES, RUE DE MADRID.

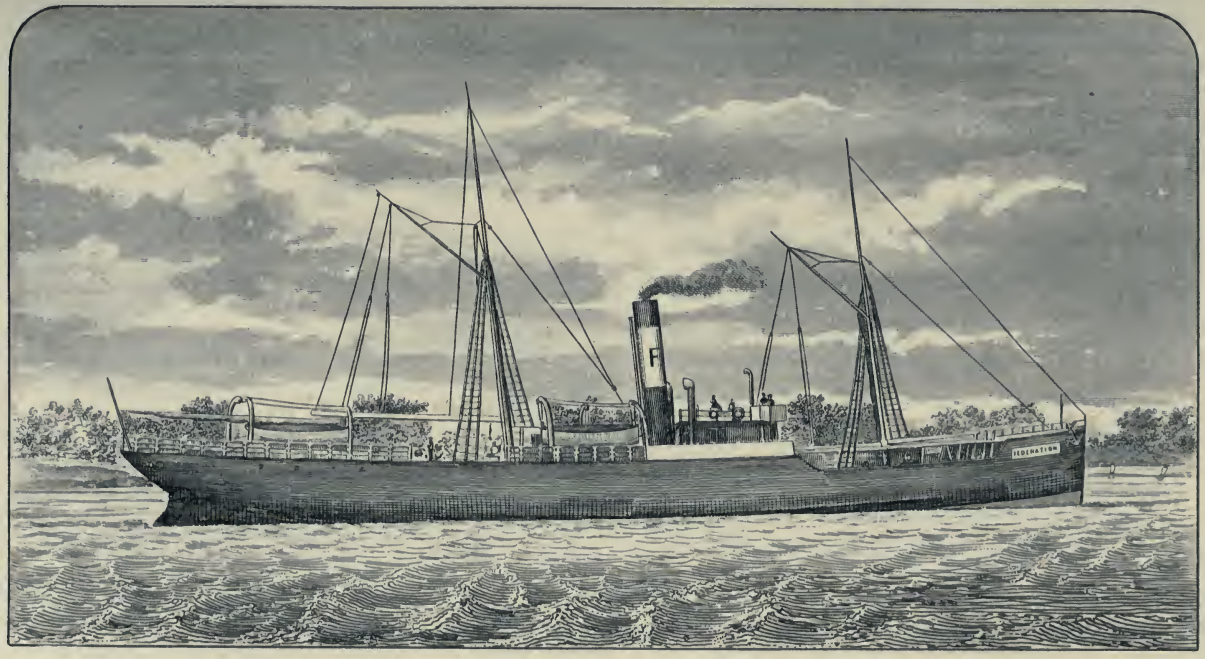
S.S. "LIBERTY," GOOLE-HAMBURG LINE.

(See page 51.)



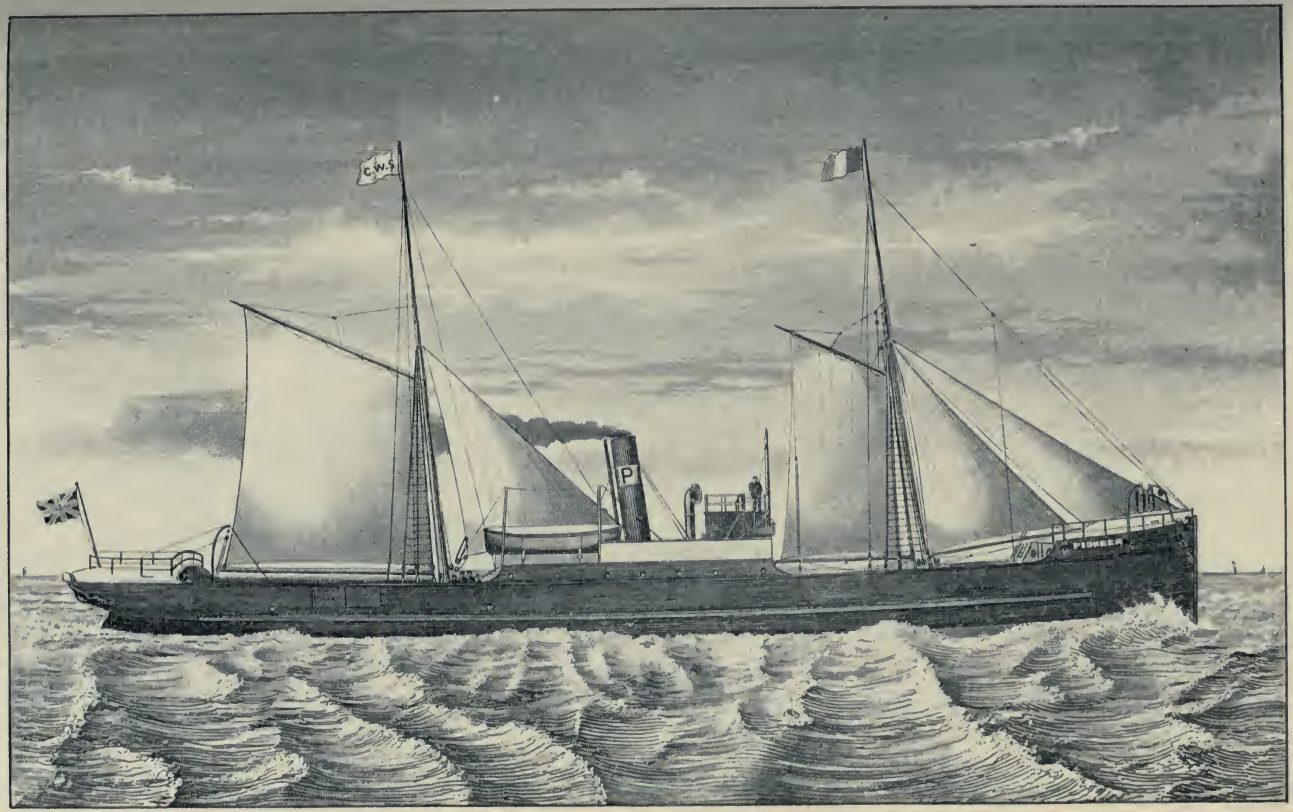
S.S. "EQUITY," GOOLE-HAMBURG LINE.

(See page 51.)



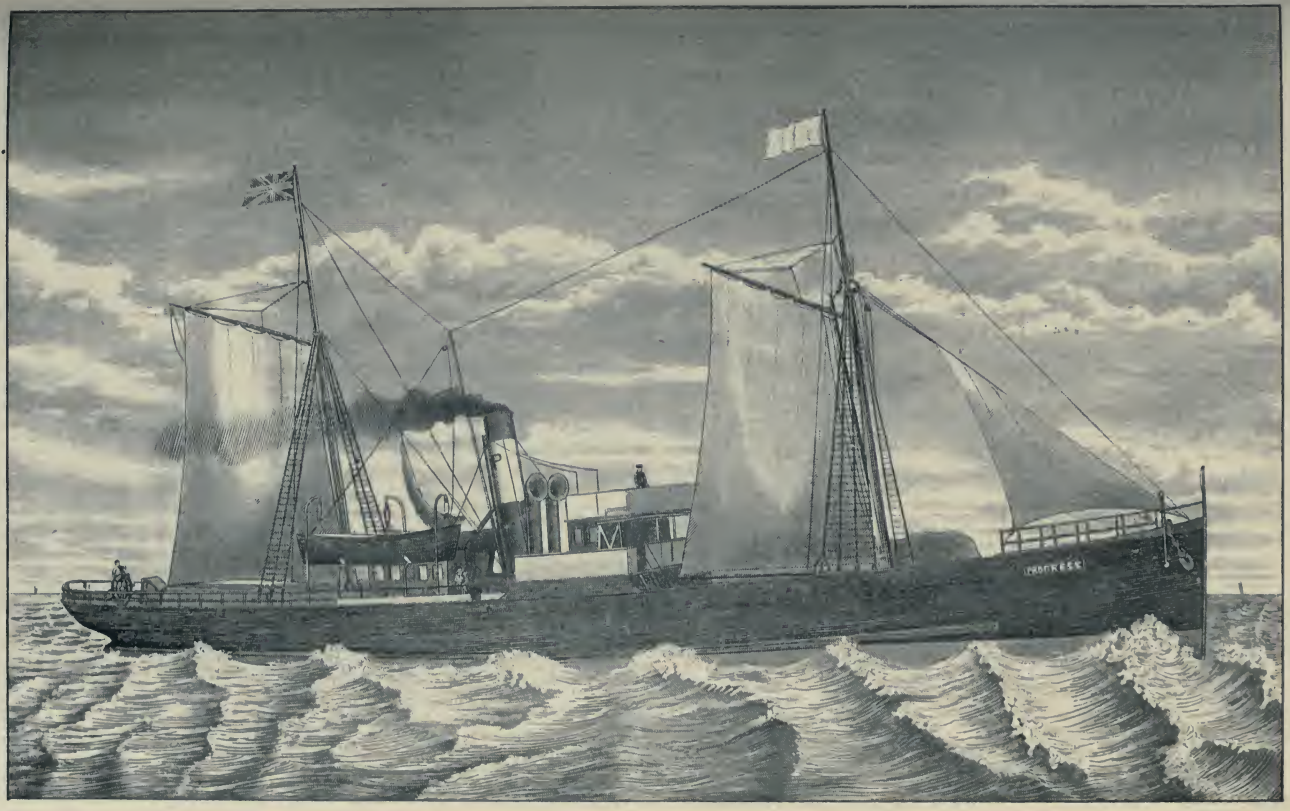
S.S. "FEDERATION," GOOLE-HAMBURG LINE.

(See page 51.)



S.S. "PIONEER," Manchester and Rouen Line.

(See page 52.)



S.S. "PROGRESS," GOOLE-CALAIS LINE.

(See page 50.)

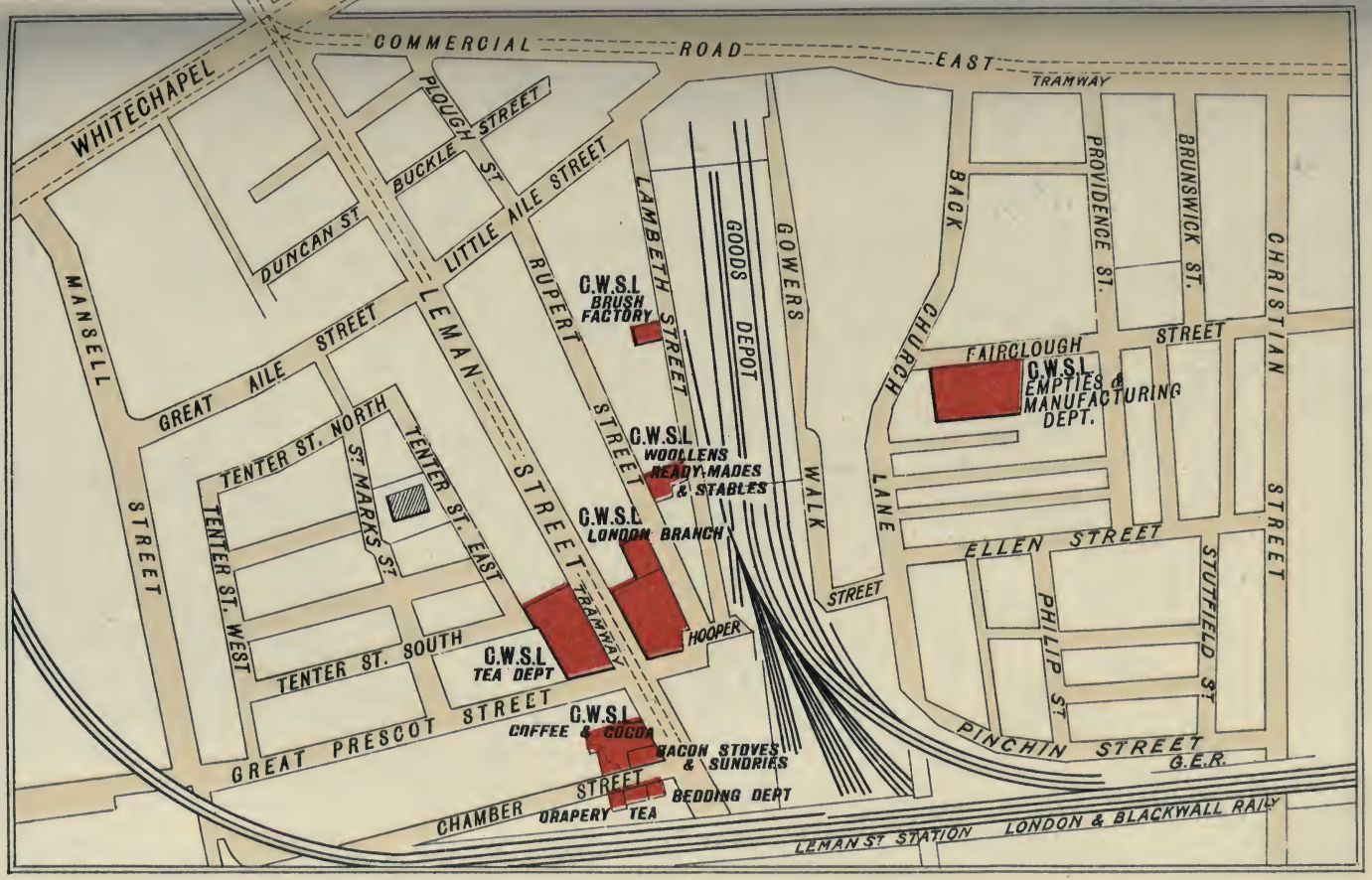
PLANS.

PLAN OF MANCHESTER,

SHOWING THE MOST DIRECT ROUTE TO THE CO-OPERATIVE WHOLESALE SOCIETY'S CENTRAL OFFICES AND BROUGHTON WORKS, FROM THE RAILWAY STATIONS AND PRINCIPAL PLACES.

PLAN OF NEWCASTLE,

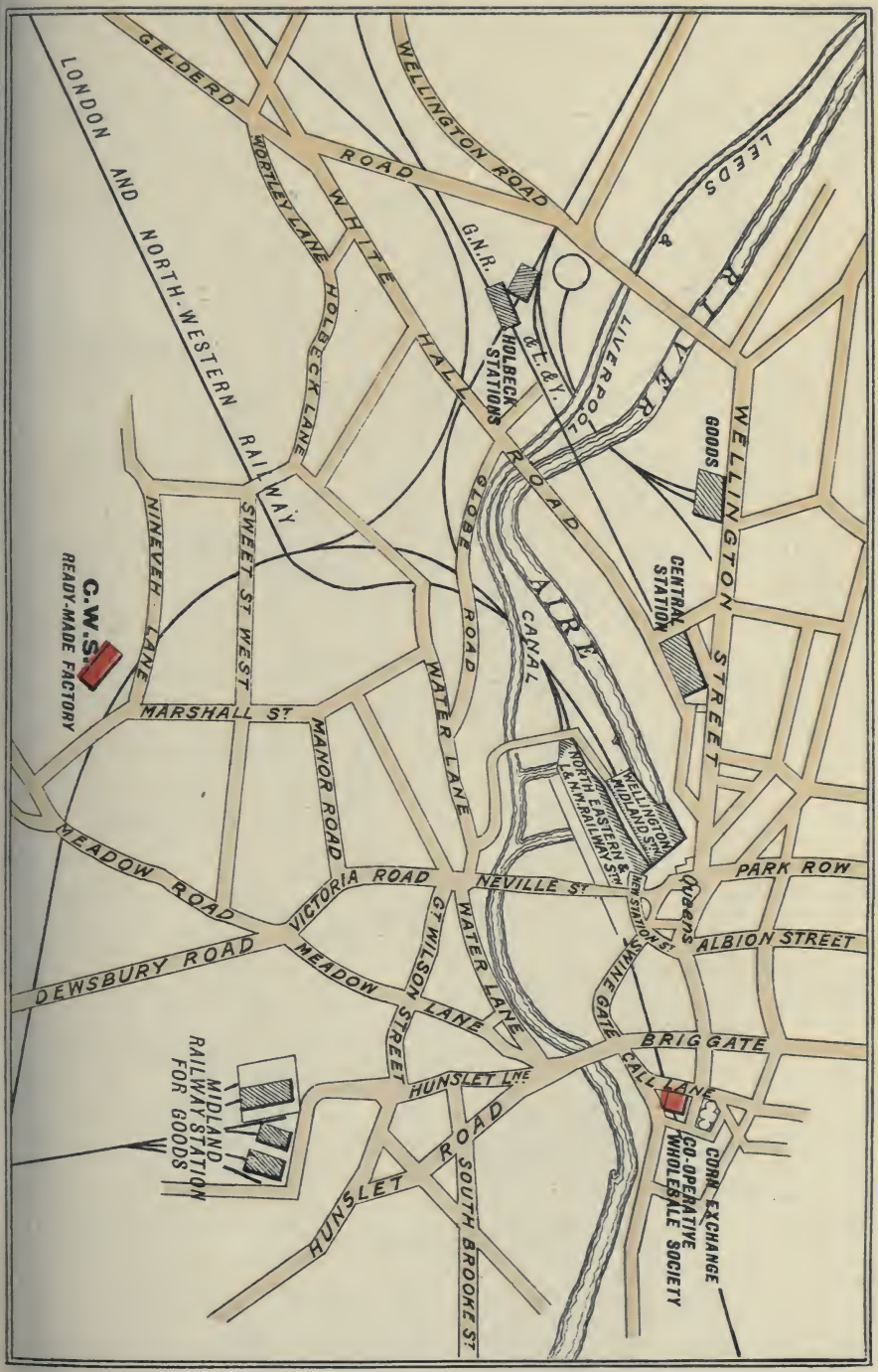
SHOWING THE MOST DIRECT ROUTE TO THE CO-OPERATIVE WHOLESALE SOCIETY'S PREMISES FROM THE RAILWAY STATIONS AND PRINCIPAL PLACES.



PLAN OF LONDON, SHOWING BRANCH PREMISES.

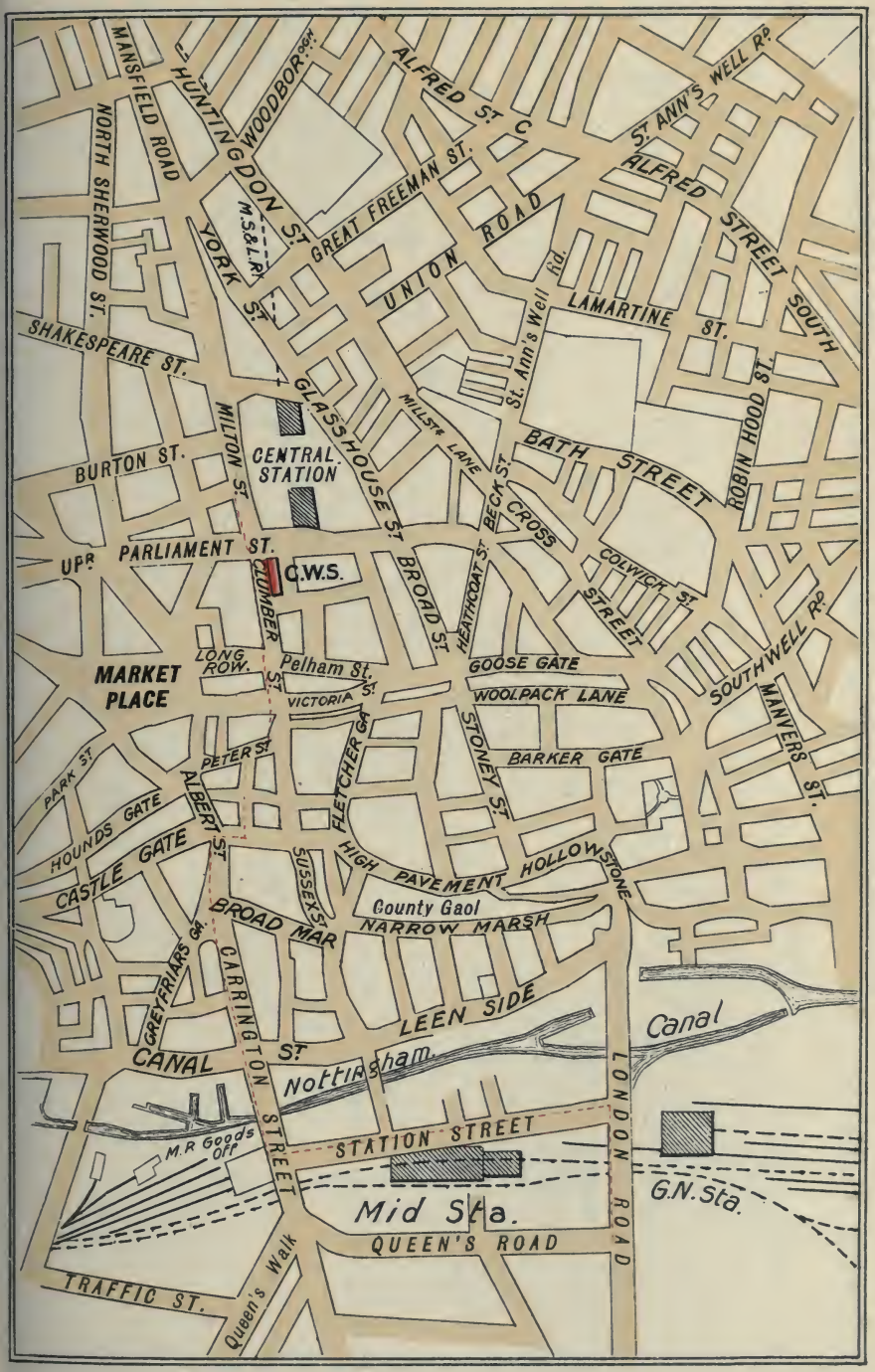
PLAN OF LEEDS,

SHOWING THE MOST DIRECT ROUTE TO THE CO-OPERATIVE WHOLESALE SOCIETY'S SALEROOM AND CLOTHING FACTORY, HOLBECK, FROM THE RAILWAY STATIONS AND PRINCIPAL PLACES.



PLAN OF NOTTINGHAM,

SHOWING POSITION OF CO-OPERATIVE WHOLESALE SOCIETY'S SALEROOM.

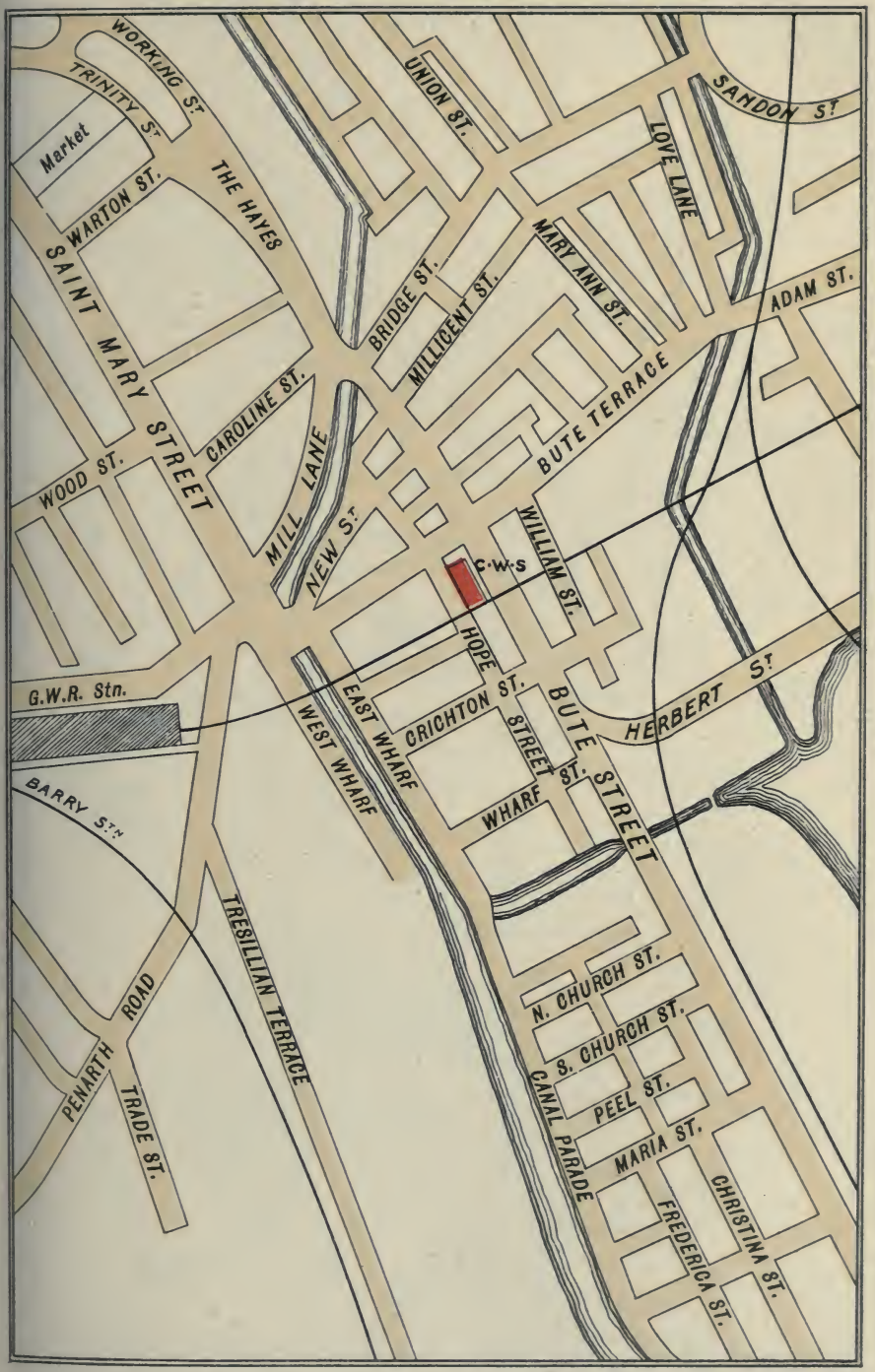


PLAN OF NORTHAMPTON,

SHOWING POSITION OF CO-OPERATIVE WHOLESALE SOCIETY'S SALEROOM.

PLAN OF CARDIFF,

SHOWING POSITION OF CO-OPERATIVE WHOLESALE SOCIETY'S SALEROOM.

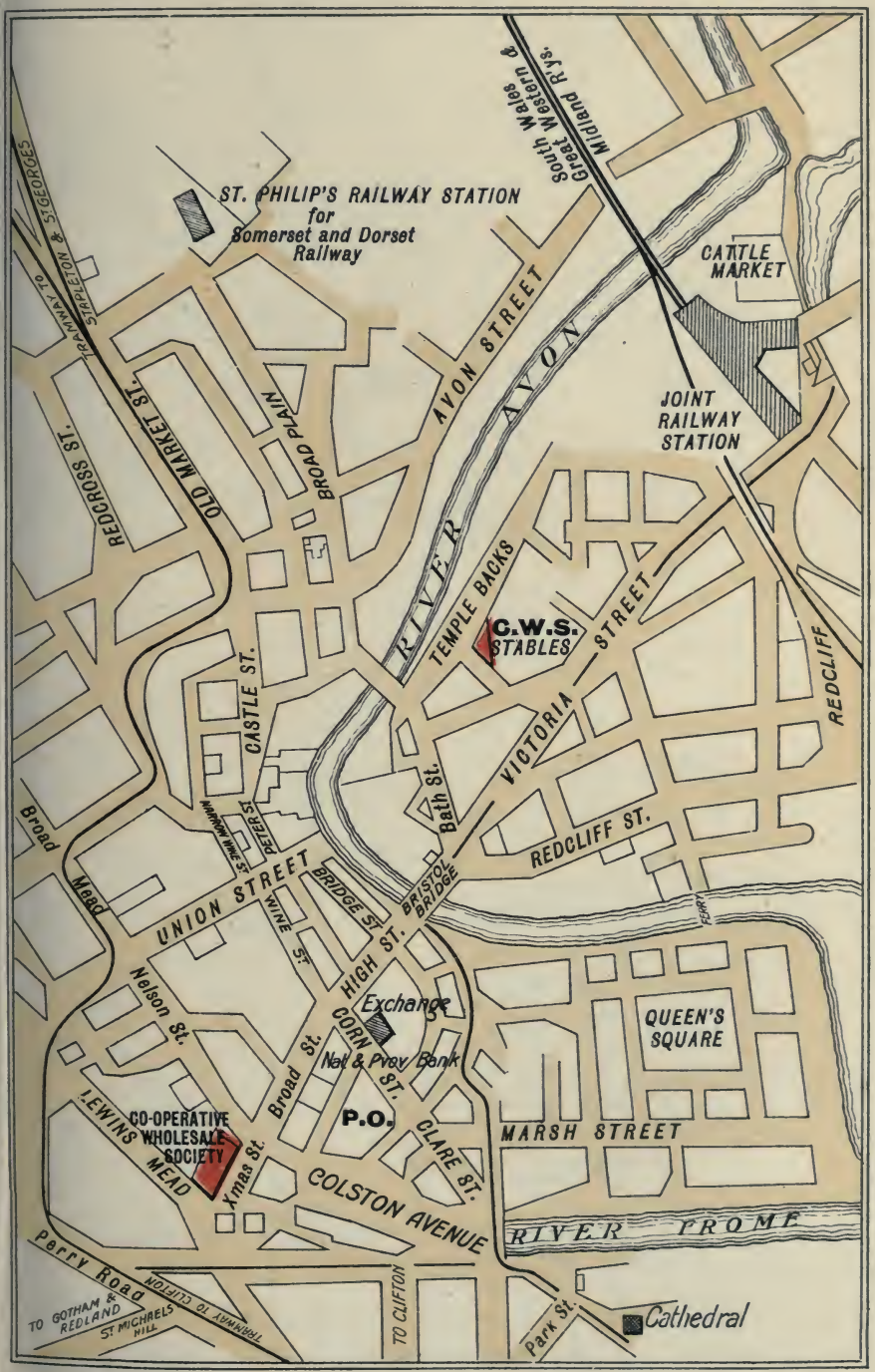


PLAN OF BIRMINGHAM,

SHOWING POSITION OF CO-OPERAITVE WHOLESALE SOCIETY'S SALEROOM.

PLAN OF BRISTOL,

SHOWING THE MOST DIRECT ROUTE TO THE CO-OPERATIVE WHOLESALE SOCIETY'S DEPOTS FROM THE PRINCIPAL RAILWAY STATIONS.



PLAN OF LEICESTER,

SHOWING THE MOST DIRECT ROUTE TO THE CO-OPERATIVE WHOLESALE SOCIETY'S BOOT AND SHOE WORKS FROM THE RAILWAY STATIONS AND PRINCIPAL PLACES.

_ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ To West End Works.

. . . . . " Wheatsheaf Works.

THE

Co-operative Wholesale Society

LIMITED.

Enrolled August 11th, 1863, under the Provisions of the Industrial and Provident Societies Act, 25 and 26 Vict., cap. 87, sec. 15, 1862.

BUSINESS COMMENCED MARCH 14TH, 1864.

SHARES, £5 EACH, TRANSFERABLE.

Central Offices, Bank, Grocery and Provision, and Boot and Shoe Warehouses:

BALLOON STREET, MANCHESTER.

Drapery Warehouses:

DANTZIC STREET, MANCHESTER.

Woollen Cloth and Ready-mades Warehouse:

CORPORATION ST., MANCHESTER.

Furnishing Warehouse:

HOLGATE STREET, MANCHESTER.

Branches:

WATERLOO STREET, NEWCASTLE-ON-TYNE,

AND

LEMAN STREET, LONDON, E.

Depots and Salerooms:

LEEDS, HUDDERSFIELD, NOTTINGHAM, BLACKBURN, AND BIRMINGHAM.

Purchasing and Forwarding Depots.

England:

LIVERPOOL, BRISTOL, LONGTON, GOOLE, GARSTON, CARDIFF, AND NORTHAMPTON.

Ireland:

CORK, LIMERICK, TRALEE, AND ARMAGH.

America: NEW YORK.
Canada: MONTREAL.
France: CALAIS AND ROUEN.
Australia: SYDNEY.

Denmark: COPENHAGAN, AARHUS, ODENSE.
Germany: HAMBURG.
Sweden: GOTHENBURG.
Spain: DENIA.

Irish Creameries:

ABINGTON.
ANNACARTY.
BALLINLOUGH.
BALLYBRICKEN.
BALLYDWYER.
BALLYFINANE.
BILBOA.
BOHERBUE.
BUNKAY BRIDGE.
CASTLEMAHON.
COACHFORD.
CUTTEEN.
DEVON ROAD.
DICKSGROVE.
DROMCLOUGH.
EFFIN.
FEALE BRIDGE.
GLENMORE.
GREYBRIDGE.
KILMIHILL.
LIXNAW.
MORNING STAR.
MOUNT COLLINS.
OOLA.
STRADBALLY.
TARMON.
TRALEE.

With numerous Auxiliaries.

Productive Works.

Biscuits and Sweets Works:
CRUMPSALL, NEAR MANCHESTER.

Boot and Shoe Works:
LEICESTER & HECKMONDWIKE.

Soap and Candle Works:
IRLAM.

Woollen Cloth Works:
LIVINGSTONE MILL, BATLEY.

Ready-Mades Works:
HOLBECK, LEEDS, AND
BROUGHTON, MANCHESTER.

Cocoa and Chocolate Works:
116, LEMAN STREET, LONDON.

Corn Mill:
DUNSTON-ON-TYNE.

Furniture Factory:
BROUGHTON, MANCHESTER.

Printing Works:
LONGSIGHT, MANCHESTER.

Preserve Works:
MIDDLETON JUNCTION.

Shirts, Mantles, and Underclothing:
BROUGHTON, MANCHESTER.

Lard Refinery:
WEST HARTLEPOOL.

Tobacco Factory:
SHARP STREET, MANCHESTER.

Flannel Factory:
HARE HILL MILLS, LITTLEBORO'.

Shipowners and Shippers

BETWEEN

GARSTON AND ROUEN; GOOLE AND CALAIS; GOOLE AND HAMBURG; MANCHESTER AND ROUEN.

Steamships Owned by the Society:

"LIBERTY." "EQUITY." "FEDERATION." "PIONEER."
"PROGRESS." "DINAH." "BRITON."

Banking Agencies:

THE MANCHESTER AND COUNTY BANK LIMITED.
THE LONDON AND COUNTY BANK LIMITED.
THE NATIONAL PROVINCIAL BANK OF ENGLAND LIMITED.
THE MANCHESTER AND LIVERPOOL DISTRICT BANK LIMITED.
THE LANCASHIRE AND YORKSHIRE BANK LIMITED.
THE UNION BANK OF MANCHESTER LIMITED.
THE LONDON AND MIDLAND BANK LIMITED.

General Committee.

Chairman:

Mr. JOHN SHILLITO,
17, Cavendish Terrace, Halifax.

Vice-Chairman:

Mr. THOMAS BLAND,
Rashcliffe, Huddersfield.

Secretary:

Mr. THOMAS SWANN, Beech Villa, James Street, Masborough.

Mr. WILLIAM BATES .....Green Lane, Patricroft.
Mr. JAMES FAIRCLOUGH .....33, Sackville Street, Barnsley.
Mr. E. GRINDROD .....13, Holker Street, Keighley.
Mr. THOMAS HIND.....53, St. Peter's Road, Leicester.
Mr. R. HOLT .....84, Tweedale Street, Rochdale.
Mr. THOMAS KILLON .....45, Heywood Street, Bury.
Mr. WILLIAM LANDER .....155, Escrick Street, Halliwell, Bolton.
Mr. JOHN LORD .....19, Tremellen Street, Accrington.
Mr. T. E. MOORHOUSE.....*Reporter* Office, Delph.
Mr. ALFRED NORTH .....Mount Pleasant, Batley.
Mr. H. C. PINGSTONE.....Yew Bank, Brook Road, Heaton Chapel.
Mr. A. SCOTTON .....Avondale House, New Normanton, Derby.
Mr. G. THORPE .....14, Thornfield, Saville Town, Dewsbury.

Newcastle Branch Committee.

CHAIRMAN: Mr. T. TWEDDELL, Hutton Avenue, West Hartlepool.

VICE-CHAIRMAN: Mr. THOS. SHOTTON, 189, Coatsworth Road, Gateshead.

SECRETARY: Mr. ROBERT GIBSON, 120, Sidney Grove, Newcastle-on-Tyne.

Mr. GEORGE BINNEY .....73, Atherton Street East, Durham.
Mr. W. D. GRAHAM.....123, Bedeburn Road, Jarrow-on-Tyne.
Mr. ROBERT IRVING.....Woodrouffe Terrace, Carlisle.
Mr. THOMAS RULE.....20, Ravensworth Terrace, Bensham, Gateshead.
Mr. WILLIAM STOKER .....Seaton Delaval, Newcastle-on-Tyne.

London Branch Committee.

CHAIRMAN: Mr. GEO. HAWKINS, 53, Kingston Road, Oxford.

VICE-CHAIRMAN: Mr. GEO. SUTHERLAND, 41, Taylor Street, Woolwich, S.E.

SECRETARY: Mr. HENRY PUMPHREY, Paddock Terrace, Lewes.

Mr. JOSEPH CLAY .....Stratton Road, Gloucester.
Mr. H. ELSEY .....Bickleigh, Festing Grove, Festing Road, Southsea.
Mr. J. F. GOODEY .....New Town Lodge, Colchester.
Mr. GEORGE HINES .....North Bank, Belstead Road, Ipswich.
Mr. R. H. TUTT .....134, Braybrook Road, Hastings.

Scrutineers:

Mr. F. HARDERN, Oldham. | Mr. J. J. BARSTOW, Dewsbury.

Auditors:

Mr. THOS. J. BAYLIS, Masborough. | Mr. JAMES E. LORD, Rochdale.
Mr. THOMAS WOOD, Manchester. | Mr. ISAAC HAIGH, Barnsley.

Officers of the Society.

Accountant:
Mr. THOMAS BRODRICK, Eccles.

Bank Manager and Cashier:
Mr. JOHN HOLDEN, Middleton.

Buyers, Salesmen, &c.

Manchester—Grocery and Provisions:

Mr. ISAAC TWEEDALE.
Mr. THOMAS PEARSON.
Mr. JAS. MASTIN.
Mr. WILLIAM WROOT.

Manchester—Drapery:

Mr. J. MEADOWCROFT.
Mr. WILLIAM T. ALLITT.
Mr. JOHN SHARROCKS.
Mr. JOHN T. OGDEN.

Manchester—Woollens, Boots, and Furniture:

Woollens and Ready-mades ..... Mr. W. GIBSON.
Boots and Shoes ..... Mr. HENRY JACKSON.
Furniture ..... Mr. T. R. ALLEN.

Manchester—Travellers:

Tea, Coffee, and Cocoa ..... Mr. R. TURNER.
Grocery and Provisions ..... Mr. GEORGE BARLASS.
Productive Societies and Drapery ..... Mr. WM. BREFFITT.
" " " ..... Mr. THOS. A. RANKIN.
" " " ..... Mr. A. ACKROYD.
Woollens ..... Mr. MONCRIEFF.
Ready-mades ..... Mr. D. BEATY AND Mr. P. MOYES.
Furniture ..... Mr. A. BARDSLEY.

Shipping Department:

General Manager ..... Mr. CHAS. R. CAMERON.

Shipping and Forwarding Depots:

Rouen (France) ..... Mr. JAMES MARQUIS.
Goole ..... Mr. W. J. SCHOFIELD.
Calais ..... Mr. WILLIAM HURT.

London:

Tea, Coffee, and Cocoa ..... Mr. CHARLES FIELDING.

Liverpool:

Grocery and Provisions ..... Mr. ARTHUR W. LOBB.

Salerooms:

Leeds ..... Mr. JOSEPH HOLDEN.
Nottingham ..... Mr. A. DELVES.
Huddersfield ..... Mr. J. O'BRIEN.
Birmingham ..... Mr. W. AMOS.
Northampton ..... Mr. A. BAKER.
Cardiff ..... Mr. JAS. F. JAMES.
Blackburn ..... Mr. G. BARLASS.

Longton:

Crockery Depôt ..... Mr. J. RHODES.

Newcastle:

Grocery and Provisions ..... Mr. ROBT. WILKINSON.
" " ..... Mr. T. WEATHERSON.
Drapery ..... Mr. JOHN MACKENZIE.
Boots and Shoes ..... Mr. O. JACKSON.
Furniture and Hardware ..... Mr. J. W. TAYLOR.
Chief Clerk ..... Mr. H. R. BAILEY.

Buyers, Salesmen, &c.

London:

Grocery and Provisions.....Mr. BENJAMIN JONES.
" " " .....Mr. WM. OPENSHAW.
Drapery.....Mr. F. G. WADDINGTON.
Woollens and Ready-mades.....Mr. GEORGE HAY.
Boots and Shoes.....Mr. ALFRED PARTRIDGE.
Furnishing.....Mr. F. LING.
Chief Clerk.....Mr. WILLIAM STRAWN.

Bristol Depot:
Mr. J. W. JUSTHAM.

Irish Branches—Butter and Eggs.

Cork:
Mr. JAMES TURNBULL.

Limerick:
Mr. WILLIAM L. STOKES.

Tralee:
Mr. JAMES DAWSON.

Armagh:
Mr. J. HOLLAND.

New York (America):
Mr. JOHN GLEDHILL.

Montreal (Canada):
Mr. A. C. WIELAND.

Copenhagen (Denmark):
Mr. JOHN ANDREW.

Hamburg (Germany):
Mr. WM. DILWORTH.

Aarhus (Denmark):
Mr. H. J. W. MADSEN.

Gothenburg (Sweden):
Mr. H. C. K. PETERSEN.

Sydney (Australia): Mr. R. J. FAIRBAIRN.

Lower Crumpsall Biscuit, &c., Works:
Mr. GEORGE BRILL.

Leicester Boot and Shoe Works:
Mr. JOHN BUTCHER.

Heckmondwike Boot and Shoe Works:
Mr. J. YORKE.

Irlam Soap Works:
Mr. J. E. GREEN.

Travellers....Mr. J. POGSON, Mr. W. HARRISON, AND Mr. J. ANDERSON.

Batley Woollen Cloth Works:
Mr. S. BOOTHROYD.

Leeds Ready-Mades Works:
Mr. WILLIAM UTTLEY.

Dunston Corn Mill:
Mr. TOM PARKINSON.

Broughton (Manchester) Cabinet Factory:
Mr. J. HODGKINSON.

West Hartlepool Lard Factory:
Mr. W. HOLLAND.

Middleton Junction Preserve Works:
Mr. A. J. CLEMENTS.

Flannel Factory:
Mr. W. H. GREENWOOD.

Tobacco Factory:
Mr. J. C. CRAGG.

Printing Department:
Mr. G. BREARLEY.

Building Department:
Mr. P. HEYHURST.

Architect:
Mr. F. E. L. HARRIS.

Employés.

NUMBER OF EMPLOYÉS, SEPTEMBER, 1898.

Distributive Departments.			Collective Totals.
General, Drapery, Boot and Shoe, and Furnishing Offices..	Manchester	342	
Cashier's Office	„	24	
Grocery Department	„	207	
Drapery „	„	123	
Woollen Cloth Department	„	26	
Boot and Shoe „	„	38	
Furnishing „	„	70	
Shipping „	„	9	
Building „	„	270	
Dining-room „	„	11	
Other „	„	38	
			1,158
Branches.			
Newcastle		386	
„ Productive Department		221	
„ Building „		80	
			687
London (Office and Departments)		326	
„ Bacon, Bakery, Packing, and Pickling		71	
„ Tailoring		60	
„ Brush, Bedding, and Upholstery and Polishing		45	
„ Building		125	
„ Tea		338	
„ Coffee and Cocoa		82	
„ Stables		24	
			1,071
Depôts.			
Bristol		68	
Cardiff		9	
Northampton		11	
			88
Purchasing Depôts.			
Liverpool Branch—Grocery and Shipping		29	
Longton Crockery		28	
Irish Branches		68	
„ Creameries		202	
			327
Foreign Purchasing Depôts.			
New York		6	
Montreal		2	
Copenhagen		16	
Hamburg		4	
Aarhus		6	
Gothenburg		10	
Odense		5	
Denia		2	
Sydney		1	
			52
Carried forward			3,383

NUMBER OF EMPLOYÉS, SEPTEMBER, 1898.

		Collective Totals.
Brought forward		3,383
Salerooms.		
Leeds	4	
Nottingham	2	
Birmingham	1	
Huddersfield	1	
		8
Shipping Offices.		
Goole	16	
Garston	1	
Rouen	6	
Calais	9	
		32
Steamships.		
"Pioneer"	14	
"Progress"	13	
"Federation"	18	
"Equity"	19	
"Liberty"	19	
"Briton"	4	
"Dinah"	4	
		91
Productive Works.		
Crumpsall Biscuit Works	295	
Middleton Junction Preserve Works	333	
Leicester Shoe Works, Knighton Fields	1,754	
„ „ Duns Lane	378	
Enderby	75	
Heckmondwike Shoe Works	296	
„ Currying Department	55	
Irlam Soap Works	236	
Batley Woollen Mill	140	
Leeds Ready-Mades	418	
Dunston Corn Mill	163	
West Hartlepool Lard Refinery	35	
Broughton Cabinet Factory	94	
„ Tailoring „	392	
„ Shirt „	84	
„ Mantle „	44	
„ Underclothing Factory	52	
Manchester Printing Department	203	
„ Tobacco Factory	150	
Littleborough Flannel Factory	75	
		5,272
Total		8,786

Terms of Membership.

TRADE DEPARTMENT.

FOR the information of Societies and Companies not already purchasers from or members of this Society, we give below—(1) our requirements on opening new accounts; (2) particulars of trade terms; (3) terms and conditions of membership; and (4) a few of the advantages accruing from membership.

Any further information will gladly be given on application.

(1) New Accounts.

Societies desiring to open accounts are requested to furnish us with a copy each of their registered rules and latest balance sheet.

If a balance sheet has not been prepared, then the following information should be sent, viz., the number of members; amount of paid-up share capital; whether credit is allowed, and if so, to what extent; the amount of business done, or expected to be done, per week.

(2) Trade Terms.

With the first order sufficient cash must be remitted to cover the estimated value of the goods ordered; afterwards payment must be made within seven days from date of invoice; all accounts are rendered strictly net.

Business is conducted on these terms with *registered* Co-operative Societies and Companies only.

Societies in process of formation and whose rules are not yet registered can be supplied with goods on payment of cash with each order.

A list of goods suitable for a first order will be sent on application.

(3) Terms and Conditions of Membership.

The following extracts from our Rules contain the principal features in connection with membership:—

(a) ADMISSION OF MEMBERS.—(Extract from Rule 5.)

The members of this society shall consist of such co-operative societies or companies (registered under the Industrial and Provident Societies Act, 1876, or under the Companies Acts, with limited liability, or under any law of the country where they are situate, whereby they acquire the right of trading as bodies corporate, with limited liability) as have been admitted by the general committee, and approved by a majority of delegates voting at a general meeting of the society. An application for shares shall be made by a resolution of some general or committee meeting of the society or company making the application, contained in writing and attested by the signatures of the secretary and three of its members. Every society or company making an application for shares shall state the number of its members, and take up not less than three £5 shares for every twenty members, or fractional part thereof, and agree to increase the number annually as its members increase, making the return of such increase at the time and in accordance with its return to the Registrar.

(b) SHARE CAPITAL—HOW PAID UP.—(Extract from Rule 9.)

The capital of this society shall be raised in shares of five pounds each, which shall be transferable only. Every society, on its admission, shall pay the sum of not less than one shilling on each share taken up. Each five pounds so paid shall constitute one fully paid-up share; but no dividend or interest shall be withdrawn by members until their shares are paid up. Any member may pay up its shares in advance. After having received the consent of a special meeting, the whole or any part of the share capital may be called up by the general committee on giving notice to that effect.

(c) FORM OF APPLICATION FOR SHARES.

APPLICATION FOR SHARES.

Folio.....

The.....

Co-operative Society Limited.

TO THE DIRECTORS OF THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED, 1, BALLOON STREET, MANCHESTER.

Gentlemen,

Whereas, by a Resolution of the.....
.....*Society Limited, passed by the**.....
at a Meeting held on the.....*day of*.....*it was resolved that the Society, which consists of*.....*Members, agree to take up*.....*Shares (being not less than Three Shares for every Twenty of our Members, or fractional part thereof) in the* Co-operative Wholesale Society Limited, *and annually to increase our Shares at the time and in accordance with our return to the Registrar, and to accept such Shares on the terms and conditions specified in your Rules.*

.....*189*

Attested by .....
.....
.....
} *Three Members.*

.....*Secretary.*

*Members, Committee of Management, or Directors.

(4) ADVANTAGES ACCRUING FROM MEMBERSHIP.

(a) The liability of each society member is limited to the amount of its shares.

(b) Members of this Society receive double the rate of dividend on purchases to non-members.

(c) Share capital receives interest after the rate of £5 per cent per annum.

(d) Each society composing the "Wholesale" may nominate one representative for every 500 of its members to represent it at the General or Branch Quarterly Meetings, or other Special Meetings which may be convened from time to time, and thus have a direct influence and voice in the control and management of its affairs. The nomination and election of its officers for General and Branch Committees, Auditors, and Scrutineers are effected by means of nomination and voting papers, which are sent to all shareholding societies to be filled up.

(e) A merely nominal deposit of 1s. per share only required on making application for shares, the dividend on purchases and interest on share capital being credited to share account until paid up.

Those societies not already federated with the "Wholesale" should at once join and thus secure the advantages to themselves and the co-operative movement generally which its extensive and varied operations confer.

Business Notices.

All Letters to be addressed to the Society, and not to Individuals.

WE would especially impress upon Societies' Managers and Secretaries the necessity of complying with the following regulations, in order to facilitate the despatch of Goods, to ensure promptitude in the answering and classification of letters, and to prevent disappointment.

LETTERS.

All letters must be addressed to the Society, and not to individuals.

Addressed Envelopes are supplied at cost price.

Communications for the following Departments, and relating to the subjects named, should always be made on separate forms or sheets of paper, viz.:—

(1) Bank and Cashier's Department.
(2) Accountant's Department.
(3) Replies to Correspondence.
(4) Grocery and Provision Department—Orders only.
(5) „ „ „ Applications for Samples and Prices.
(6) Drapery Department—Orders and Samples.
(7) Woollen Cloth and Ready-made Department—Orders and Samples.
(8) Boot and Shoe Department—Orders and Samples.
(9) Furnishing Department— „ „
(10) Coal—Orders and Applications for Prices.
(11) Advices of Returns.
(12) Claims, delays, complaints, &c., for all Departments.

Although each of the above classifications requires a separate form, they should all be enclosed under one cover, and addressed to the Society.

Orders and communications for the Productive and Tea Departments can be posted to the respective Works. Addressed envelopes sent on application.

Samples should be properly secured, and not sent loose, and should bear the Society's name.

At the Central Office, in Manchester alone, the number of Letters, Orders, &c., received daily is enormous. To effectually deal with these communications some division into departments is absolutely necessary.

These classifications have therefore been adopted, and Societies are asked to assist by seeing that their communications are despatched in accordance therewith, as when subjects included in more than one of these divisions are dealt with on one form, much labour is involved in re-writing the portions required to be separated, besides causing a liability to err in the process.

ORDERS FOR GOODS.

The name of the Society and the Station to which the Goods are to be forwarded should be written at the head of each order.

Orders should contain the Price or Brand of each Article wanted.

Delays would often be prevented by noticing in which column in the Price Lists (Manchester, Newcastle, London, &c.) the Goods are quoted, and posting the Orders direct to the Central, or branches named, as the case requires.

As regards "Direct Quotations," notwithstanding that there are many instances where minimum quantities are fixed, orders are frequently received for less than the stipulated quantities. This necessitates correspondence, and in cases of urgency entails inconvenience to Societies, which would be obviated by carefully noticing the Price List when ordering.

It is desirable that the Forms we have specially prepared should be used in sending Orders.

1. Grocery, Drapery, Woollens, and Furnishing Department.
2. Tailoring (Bespoke), with instructions for measurement.
3. Boot and Shoe Department.
4. „ „ „ (Bespoke), with instructions for measurement.

Books containing 50 Forms, with Duplicates, will be sent free on application.

Orders for each Department should be made out on separate forms.

CONSIGNMENT OF GOODS.

Whenever delays occur in the delivery of Goods, Societies will please communicate with the carrier at their end, in addition to informing us.

To prevent any misunderstanding as to who is responsible for the safe delivery of Goods, we would state that when Goods are Carriage Paid we undertake their safe delivery; but when the Carriage is Not Paid, the Carrier is responsible to the Consignees, who, before taking delivery of any Goods, should carefully examine the same, and at once claim for any loss or damage sustained in transit.

EMPTIES.

Empty packages should be returned carefully packed, and fully and correctly consigned.

Each package should have a *label or direction card attached, stating the contents, the name of the Society forwarding them, and the name and address of their destination.*

Empties should be returned direct to the manufacturer from whom the Goods were sent. When returned to Manchester or the Branches, additional expense and trouble are incurred in re-consigning them to their proper destination.

A few manufacturers pay carriage on returned empties; where this is done Societies will consign carriage forward, in all other cases carriage should be paid. A list of firms who pay carriage may be obtained on application at the Central Offices.

In all cases an advice giving full particulars of the empties returned (viz., the kind, the quantity, the numbers, the price charged, and reference to invoice where charged) should be immediately posted to us, as unless this is done our rule is not to allow credit for them.

We have a book, which we send free on application, containing 50 forms, with duplicates, specially prepared for this purpose, which Societies are recommended to use.

The importance of carrying out these instructions will be seen when Societies are informed that the Railway Companies seldom make deliveries of empties until they have a complete load, and under such circumstances it is almost impossible to ascertain from what Societies they have been received, unless full particulars are given.

In many cases Societies do not fully carry out these instructions, consequently we are continually receiving empty packages which we are not able to credit because we do not know from whom they have been returned. This is a loss which we are desirous Societies should not incur; we therefore point it out to them so that the necessary precautions may be taken to avoid it.

GOODS CONSIGNED AS EMPTIES.

We cannot hold ourselves responsible for any Goods that may be returned consigned as empties, as any claim made on the Railway Companies for missing Goods under such circumstances would not be entertained.

STATEMENTS OF TRADE ACCOUNTS.

Weekly Statements

Are sent out to all Societies doing business with us, showing Total of Goods Invoiced, Cash Received, and Allowances made during the week, and Balance, if any, at the week end.

These statements afford a great check on Societies' books, and Secretaries are requested to compare each one as received with their books, and to report to us particulars in case of any discrepancy.

Quarterly Statements

Are issued immediately after our Books are made up for the Quarter.

They are in form similar to the Weekly Statements, and must be returned, duly certified if correct, to our Auditors, who require them as an independent check as to the correctness of our accounts.

We rely upon Societies giving prompt attention to these statements, as the early issue of our Balance Sheets depends to an extent on their immediate return.

In case of any discrepancy, details should be at once given or applied for, but if correct, the Statement should be forthwith signed and returned to the Auditors, in the envelope sent out for that purpose.

SHARE AND LOAN PASS BOOKS.

These should be sent to the Head Office (1, Balloon Street, Manchester) *every* Quarter, viz., in the Second Week of March, June, September, and December, for the purpose of having the previous Quarter's Interest and Dividend entered therein. Societies requiring information respecting the amount of their Share or Loan Capital are requested to send their Pass Books for the amount to be filled in, instead of sending for Statements.

When Shares are paid up the Share Book need not again be sent until a further allotment is made.

SOCIETIES' BALANCE SHEETS.

We especially desire those Societies who have not already done so to send us a copy of their last Balance Sheet, stating on it the number of their Members; also, a copy of their rules.

Trade Department.

CASH ARRANGEMENTS.

WE beg to call the attention of Societies to the arrangements specified below, which will give facility and security when making remittances to this Society:—

1. **All cash must be addressed to the Society only,** and not to individuals, *nor to the committee or auditors.*

2. **CHEQUES, DRAFTS, MONEY ORDERS, and POSTAL ORDERS** to be made payable to the CO-OPERATIVE WHOLESALE SOCIETY LIMITED. Drafts drawn in favour of the Society must be payable on demand; other drafts when remitted to us must have reached maturity. All drafts, if possible, should be made payable either in London or Manchester.

3. Societies are respectfully requested, when drawing cheques in our favour, to do so in full, viz., Co-operative Wholesale Society Limited, without any abbreviation or variation whatever.

4. In forwarding half notes Societies should state whether they are first or second halves; the latter half notes should be forwarded immediately on receipt of our acknowledgment of the first. Societies not receiving acknowledgment for first or second half notes in due course of post will oblige by calling attention to the omission.

5. LOANS, WITHDRAWAL OF.—Societies, when requiring to withdraw their loans, are respectfully requested to **apply at the Head Office, Manchester,** for an official form, which is provided for and supplied to Societies for the purpose of enabling them to withdraw loans and to state definitely the amount of loan they wish to withdraw. Societies will please note this special request. **The Wholesale Society will give due notice when they are prepared to accept new loans.**

Banking Department.

CURRENT ACCOUNTS

OPENED ON THE PLAN USUALLY ADOPTED BY OTHER BANKERS.

CUSTOMERS keeping accounts with the Bank may have moneys paid to their credit at the

HEAD OFFICES,

BALLOON STREET, MANCHESTER,

AT

THE BRANCHES,

WATERLOO STREET, NEWCASTLE-ON-TYNE,

AND

99, LEMAN STREET, WHITECHAPEL, LONDON, E.;

ALSO AT

THE INDUSTRIAL SOCIETY, SCHOOL STREET, OVER DARWEN;

THE CO-OPERATIVE SOCIETY, HIGH STREET, LEICESTER;

AT THE

HEAD OFFICE,

OR ANY BRANCH OF THE FOLLOWING BANKS:

MANCHESTER AND COUNTY BANK LIMITED,

LONDON AND COUNTY BANK LIMITED,

LONDON AND MIDLAND BANK LIMITED,

NATIONAL PROVINCIAL BANK OF ENGLAND LIMITED,

MESSERS. BARCLAY AND COMPANY LIMITED, LONDON.

UNION BANK OF MANCHESTER LIMITED,

LANCASHIRE AND YORKSHIRE BANK LIMITED,

MANCHESTER AND LIVERPOOL DISTRICT BANK LIMITED,

WILLIAMS DEACON AND MANCHESTER AND SALFORD BANK LTD.,

AND THE

UNION BANK OF SCOTLAND LIMITED.

The Deposits and Withdrawals amount to £45,000,000 per annum.

Grocery and Provision Departments.

A COMPLETE PRICE LIST of the goods dealt in is issued weekly, the prices being fixed for the day of issue only. These Weekly Lists, which are sent to Co-operative Societies with whom we do business, contain reports and opinions as to the state of the markets as regards some of the principal articles.

The reports are intended for, and calculated to be of service to, Committees and Managers of Societies, in pointing out the tendency of the markets, and when to buy to advantage.

The following is a brief *résumé* of the chief commodities, and how the "Wholesale" is circumstanced in relation thereto:—

BUTTER AND EGGS—IRISH.

The arrangements for conducting this portion of the business are remarkably well adapted for supplying on the most favourable terms.

There are buyers attending markets at Cork, Limerick, Tralee, and Armagh. These buyers are gentlemen of the first experience in the trade, and are under the immediate and direct control of the Society—not being merely employed as agents or buyers on commission.

The buyers, although taking up their residences at the places named, attend all the best and noted markets within a radius of twenty or thirty miles, and thus it will be seen that the area covered by their operations embraces a great proportion of the south of Ireland, and some of the most fertile districts of that country.

This Society is by far the most extensive purchaser and producer of Irish Creamery Butter.

BUTTER AND EGGS—DENMARK, SWEDEN, AND FINLAND.

The same remarks may be made in this respect as in the case of Irish Butter and Eggs. We have our own buyers stationed at Copenhagen, Aarhus, Odense, and Gothenburg. They purchase direct from the best producers in Denmark, Sweden, and Finland, and contract with them for a weekly supply of all they make.

Before shipment, all goods are carefully examined by our representative.

Societies should encourage this Branch by giving us weekly orders for shipment direct, and thus save the cost of warehousing and of carriage from Manchester.

BUTTER—KIEL, AND GERMAN EGGS.

Our arrangements for the purchase of these are similar to those at Copenhagen.

Our own buyer is located at Hamburg, and buys first-hand from the farmers and producers.

Our ready-money system of doing business commands the best terms, and enables us to do a very extensive and satisfactory trade in these articles.

BUTTER AND EGGS—FRENCH.

Supplies of these are obtained fresh weekly, and are carefully selected for the Society, by competent and experienced men, from the best dairies and districts in France.

AMERICAN AND CANADIAN BUTTER, CHEESE, BACON, HAMS, LARD, FLOUR, APPLES, &c., &c.

NEW YORK AND MONTREAL BRANCHES.

Buyers are located at New York and Montreal, whose duty it is to purchase and export the articles sold by the Society which are grown and manufactured in the United States and Canada.

The business done by the Society, and the Capital always at its command, enables its representatives to enter the markets in an independent manner, and places them in a pre-eminent position to exact terms of the first order. These conditions, and the consequent absence of the intermediate dealers, qualify the Society to transfer the goods from where they are produced to the consumer with the least possible addition to the cost.

CHESHIRE CHEESE.

The Society's buyers visit the best dairies and farms in Cheshire where this is made, and purchase it from the farmers on the spot.

YEAST.

This is imported by the Society direct from the best distillers at Schiedam, Hamburg, and France. It is received in the port of Hull twice in each week—*i.e.*, Mondays and Thursdays—and thence distributed to the Society's customers.

SUGAR.

The large purchases which the Society is able to make place it in the best position for securing the utmost advantages from the refiners.

In addition to this, the Society's own buyers are in the centre of operations in Liverpool, London, Greenock, and New York, and are able to obtain information at first hand.

There is a telephone connecting its Liverpool offices with the Central establishment at Manchester, and the buyer in Liverpool is thus in constant telephonic communication with the Central buyer at Manchester, who, being in receipt of the latest and most reliable reports, is enabled to decide which is the most favourable time for making purchases.

Demeraras and other Raws are sampled on arrival, and the most suitable lots selected. Continental Cubes, Loaves, and Granulated are bought in many cases direct from the Refiners and shipped to the most convenient ports.

FLOUR, GRAIN, &c.

The finest brands of Flours are bought direct from the millers in Hungary; our own Registered Brands of Flours are distributed direct from the mill.

The Society's buyers in New York and Montreal make very extensive purchases of Flour, direct from the millers, in the United States and Canada.

Grain is bought in large quantities, "to arrive," and Meal of all kinds from the mills direct.

DRIED FRUIT.

Our Dried Fruit buyers go annually to Greece, Turkey, and Spain at the season when the fruits are being gathered, and visit the vineyards where the fruits are drying, in order to select the Samples of Currants, Sultanas, Figs, Valencias, and Muscatels most suitable for Co-operative Societies. These are bought direct from the producer, thereby saving the middlemen's profits, and we get a better selection than could otherwise be obtained.

PEPPER AND GINGER.

We are large dealers in these articles, and the qualities we supply may be relied upon. We have an extensive and up-to-date grinding plant laid down, and these commodities are ground under our own immediate supervision. Their purity is thus guaranteed.

POTATOES, ONIONS, APPLES, &c.

There is a special buyer for these goods, who travels over the districts known to produce the best sorts, and they are bought direct from the farmers when it can be done with advantage. Our buyer also regularly attends the Liverpool and Manchester Green Fruit Auctions.

Purchases to a very large extent are also made in France, Belgium, and Germany, and the goods are imported to Goole and Garston, by the Society's own steamers, which ply regularly between Calais and Goole and Hamburg and Goole on the East, and Rouen and Garston and Rouen and Manchester on the West Coast.

For the Productions of our own Works at Crumpsall, Irlam, Middleton, West Hartlepool, and Dunston, see separate Advertisements.

CANNED GOODS.

In regard to this trade we are in a position second to none; our arrangements being such that we have first offers from all the principal packers in the Australian Colonies and America. Salmon, Lobster, Beef, Luncheon Tongues, Rabbits, and Canned Fruits and Tomatoes we have specially packed for us under our own brands.

Tea, Coffee, and Cocoa Department,

LEMAN STREET, LONDON, E.

WE have a buyer on the London Market whose exclusive duty it is to select and purchase Teas, Coffees, and Cocoas direct from the Importers.

The excellence of this arrangement, whether viewed from an economical point, or from that of enabling us to efficiently supply Societies with all the numerous varieties and qualities they may desire, is too apparent to need illustration.

Our unlimited command of money and unequalled organisation places us in a position for doing this trade superior to that of any other house.

ASSAM AND OTHER INDIAN TEAS.

These are made a special study. Year by year they are increasing in favour with the public; and their greater pungency and strength, as compared with China Teas, are likely to make them still further popular.

CEYLON TEAS.

The enterprise of the planters in the Island of Ceylon, which started some few years ago, has proved entirely satisfactory, and the various estates are now yielding a much larger quantity with beneficial results to both growers and consumers.

These Teas are rapidly increasing in favour, and the consumption of 1898 shows an increase of nearly 6,000,000lbs. over 1897.

CHINA TEAS.

There is a general improvement to be noted in the quality of nearly all kinds this season, especially Black leafs, which are better than they have been for several seasons past. The consumption, notwithstanding, is decreasing in the United Kingdom in favour of Indian and Ceylon growths.

RED LEAF CONGOUS.

Seumoos are good Teas. Others are well up to the average.

BLACK LEAF CONGOUS.

Ningchows have come to the front this year, being well made, with pure cup. Oonfas are generally thick useful Teas.

SCENTED TEAS.

These are being less used. The first crop are specially well scented.

GREEN TEAS.

The bulk of these are exported, very little being now used for home consumption.

BLENDED TEAS.

The art of blending is now carried to a high pitch of perfection, and to work it successfully requires not only a knowledge of the true affinities of the various growths of India, China, and Ceylon, acquired by a long apprenticeship to tea tasting, but ample capital, large premises, suitable machinery, and a competent staff of well-instructed employés. These have been provided for in this section of our business.

Extreme care is taken to suit all tastes and districts, and everything that can be thought of to make our arrangements, if possible, still more perfect, will be done.

BULK MIXED.

These are packed in cads, half chests, and chests. The saving of capital and labour, the greater efficiency and satisfaction resulting from scientific blending, and the numerous grades supplied by us, is causing a largely-increased demand, and is making them very popular.

We are supplying

Indian, Ceylon, and China Blends.
Ceylons and Indians, with a preponderance of Ceylons.
Pure Indians.
Pure Ceylons.
Indians and Ceylons, with a preponderance of Indians.

PACKET TEAS.

The large and continued increase in the output of these Teas is a sure sign of the favour they find with Co-operators.

Everyone will admit the superiority in appearance of a handsome packet to the ordinary parcel turned out by the shopman when the Tea is weighed over the counter.

By careful attention to the economy of labour we are able to supply packets (in large and beautiful variety) at a cost even less than would be incurred if made up in the ordinary way at the store. We pack nineteen varieties at prices ranging from 1s. 4d. to 3s. 6d. These combine every grade of flavour, from the pure, delicate China to the stronger blends of China, Indian, and Ceylon, the rich, delicate flavour of pure Ceylon, and the rough pungency of pure Indian.

We warn our readers that a great many mixtures are offered as Pure Ceylon Teas in leaden packets, and represented as being imported direct from Ceylon in this form. Teas offered in such packets should be avoided, as the Finest Ceylon Teas are seldom so imported.

COFFEES.

Plantation Ceylon.—The production of this Coffee is so very much reduced, and the price consequently so high, as to render it practically of no importance in our trade.

East India is again disappointing both in quality and quantity. The finest marks being well competed for at good prices.

COSTA RICA is practically the crop we have to depend upon in a great measure; whilst the finer grades have maintained their position there has been a considerable fall in lower grades.

RIO and SANTOS have yielded an abundant crop, and prices are at about the lowest we have seen for a dozen years.

RAW COFFEES.

Our arrangements for the supply of all kinds in use in the home market are as efficient as they can be possibly made.

Samples, both in the raw and roasted state, are sent with all quotations.

ROASTED COFFEES.

We have now roasting machinery both in Manchester, Newcastle, and London, fitted with all the latest improvements.

This enables us to supply the freshly-roasted article in the most expeditious manner; and great care is taken to finish off the berry to suit the particular requirements of customers.

PACKED COFFEE.

Great quantities of rubbish have been, and are being sold under different fancy names. The extraordinary proportions the demand for these articles has assumed have led the Government to impose a special tax on all mixtures, so as to compensate for the loss of revenue on Coffee caused by their consumption.

This will now put the honest trader on a fair footing, and with the great advantage to the consumer that he can make sure of getting a really good and pure article at a reasonable price.

We, therefore, now sell Coffees of different grades and qualities, both pure and mixed with Chicory, at prices which will be sure to command a good sale.

Our excellent machinery, our economical arrangements, the large scale of our operations, and the well-known beneficial results of division of labour, will enable us to supply Societies cheaper and better than it is possible for them to do for themselves.

COCOA AND CHOCOLATE.

In order to give Societies the opportunity of getting their supplies at the lowest possible cost, we have undertaken the production of the various kinds of Cocoa and Chocolate most in demand.

The greatest care is exercised in the manufacture, ingredients of the best quality only being used. The works are fitted with efficient and modern machinery. The Society is thus in a position to manufacture all classes of Cocoas and Chocolates showing better quality and value than any others in the market.

Special attention is drawn to the following:—

PURE CONCENTRATED EXTRACT IN TINS.

This Cocoa is similar in character to the best of the well-known Dutch Cocoas. It possesses great strength, combined with exquisite flavour, and at

the same time is most economical in use. We claim for this Cocoa that it is at least as good as any other maker's, at the same time being considerably lower in price.

PURE CONCENTRATED ESSENCE IN PACKETS.

A preparation of the finest selected Cocoa nuts from which the greater part of the fat has been extracted; *contains no sugar and no starch.* With this powder can be made a cup of Cocoa thin in body, like Tea and Coffee, but with far more nutritive qualities than either of these.

PREPARED BREAKFAST COCOA.

Made of the finest grown nuts and mixed with such other ingredients of the best quality as are necessary to produce a high-class powder, soluble and easy of digestion.

HOMŒOPATHIC COCOA.

We make four qualities, each of which will be found not inferior to the Cocoas usually sold by this name.

PEARL COCOA.

Great care is taken to produce this popular Cocoa in the best form, and the constantly increasing sales show our efforts to have been successful.

ROCK CHOCOLATE.

A preparation of finest Nibs and best Loaf Sugar; specially recommended. The following also are made, each in various qualities :—

Rock Cocoa, Flake, Cocoa Nibs, &c.

CHOCOLATE CONFECTIONERY.

We are now turning out large quantities of this article in various forms of ½d., 1d., and 2d. Cakes, Drops, also Creams and Cream Cakes, and many other varieties of Chocolate Confectionery.

Societies who have not yet tried these are strongly recommended to do so, for, whilst being very wholesome and nutritious both for children and adults, the sale will be found to be a profitable source of revenue, which Societies may as well secure for themselves as leave to the neighbouring confectioner. In our price list are quoted over twenty different sorts of Eating Chocolates to select from.

The majority of these are now supplied in 1d. packets.

We think Chocolates put up in this form may be found particularly suited to the needs of Co-operative Societies, since all loss by leakage or exposure is avoided, and no time is occupied in weighing and wrapping. We believe no other manufacturer is packing Chocolates in this way, so that Societies will have the monopoly of this novelty.

With these advantages we hope for an extensive sale.

Drapery Department.

CENTRAL SALEROOM AND WAREHOUSE:

DANTZIC STREET,

MANCHESTER.

NEWCASTLE BRANCH SALEROOM AND WAREHOUSE:

WATERLOO STREET,

NEWCASTLE-ON-TYNE.

LONDON BRANCH SALEROOM AND WAREHOUSE:

LEMAN STREET,

LONDON, E.

THE especial attention of Societies is called to the above Department, which is equipped to serve them in the best possible manner.

Hosiery Department.

Hosiery of every kind and make, including Ladies' and Children's Cashmere, Wool, and Worsted Hose, Under Vests, Combinations, &c., &c. Men's and Boys' Wool, Worsted, and Cashmere Hose and Half-Hose; Lambswool (Shetland and Natural) Shirts, Pants, and Drawers. All makes in Children's Socks, Wool Boots, &c. Knitting Wools, Worsteds, and Yarns (by the best Spinners).

* * * *

Mercery Department.

Men's Linen Fronts, Collars, and Cuffs in all the newest shapes; Kid, Calf, Wool, Silk, and Lisle Gloves; Hats and Caps, Cardigan Jackets, &c., &c.

Our own make of Wool, Union, Oxford, and Grandrill Shirts in Men's and Boys'; Duck, Drabett, Bluett, and Jean Jackets and Overalls.

Men's White Dressed Shirts; also in Prints and Oxfords.

* * * *

Haberdashery and Smallwares

OF EVERY DESCRIPTION.

Fancy and Jet Buttons in great variety; Tailors' Buttons in Flexible, Worsted, and Horns; Mohair Braids, Sewing Silks, Jet and Braid Trimmings; Ornaments, Zouaves, Garnitures, &c. Stays, Corsets, Umbrellas in all cloths, and newest handles, &c., &c.

* * * *

Fancy Goods.

Furs in great variety, in all skins, and newest shapes; Silk, Linen, and Cotton Handkerchiefs; Turkey Twills, Men's and Boys' Braces; Swiss Embroideries, Swiss and Lace Antimacassars; Gents' Ties in various shapes and great variety of patterns; Ladies' Linen Collars and Cuffs; Silk and Cashmere Mufflers, &c., &c.

* * * *

Millinery Department.

We beg to call especial attention to this Department, and would ask your hearty support. The Stock is well assorted, and consists of Felt and Straw Hats, Plain and Fancy Straw Bonnets, in all the newest shapes; Ribbons in Silk, Satin, and Velvet, all shades; Feathers in Ostrich, Fancy Wings, Birds, Ospreys, &c.; French and English Flowers, rich new shades, mounted and unmounted; Silk and Cotton Laces, Spot Nets, Embroidered Crapes, and Leises; Ornaments, newest designs in Jet, Steel, &c.; Silks, Velvets, and Plushes; Steel, Jet, and Gold Millinery Trimmings, newest styles; Trimmed Millinery, Black and Coloured; Children's Millinery, in Hoods, Hats, and Bonnets.

Mantle and Underclothing Departments.

MANTLES.

WE HAVE COMMENCED THE MANUFACTURE OF ABOVE, AND LIKEWISE KEEP A

WELL-ASSORTED STOCK

FROM THE

BEST ENGLISH MANUFACTURERS.

ALSO A VARIETY OF FELT AND OTHER SKIRTS KEPT IN STOCK.

Dress, Shawl, and Curtain Departments.

Dress Department.

BLACK MERINOS AND CASHMERES, ESTAMENE AND COATING SERGES, CREPONS, FOULÉS, AMAZONS, SATIN CLOTHS, MOHAIR FIGURES, POPLINS, BENGALINES, EPINGLES, &C., AND A GOOD AND VARIED ASSORTMENT OF COLOURED FANCY AND PLAIN MATERIALS, STRIPED SKIRTINGS, MELTONS, DAMASKS, &C.

Shawl and Curtain Department.

SCOTCH AND YORKSHIRE SHAWLS, WOOL HANDKERCHIEFS, FANCY AND HONEYCOMB WRAPS, LACE, LENO, AND HARNESS CURTAINS AND BLINDS, EMBROIDERED MANTEL BORDERS, &C.

Manchester Department.

THIS DEPARTMENT COMPRISES EVERY KIND OF

SCOTCH, IRISH, & BARNSLEY LINENS;

BLEACHED CALICOES, SHEETS, AND SHEETINGS;

Oxford, Harvard, Matting, and other Cotton Shirtings;

SILESIAS, AND EVERY CLASS OF DYED AND PRINTED LININGS, LUSTRES, &c.;

Prints, Cretonnes, Damasks, Window Hollands, Fancy White Muslins, Art Muslins, Zephyrs, &c.;

TABLE COVERS, TOILET QUILTS, TOWELS, TICKS, FRILLED PILLOW CASES, TOILET COVERS, TABLE BAIZES, AMERICAN LEATHERS, &c., &c.

Grey Department.

WIGANS, MEXICANS, AND TWILLS

IN VARIOUS WIDTHS AND QUALITIES.

LANCASHIRE, YORKSHIRE, WELSH, AND SAXONY FLANNELS.

Witney, Bury, and Twill Blankets.

ALHAMBRAS

OF EVERY KIND AND IN ALL SIZES.

FLANNELETTES, GREY SHEETS,

WOOL AND UNION SHIRTINGS,

LINSEYS, KERSEYS, LAMBSKINS,

DOWN QUILTS, &C.

Woollen Department,

112, CORPORATION STREET, MANCHESTER.

WOOLLENS.

IN THIS DEPARTMENT THERE IS ALWAYS A LARGE SELECTION OF THE NEWEST STYLES IN

Woollen & Worsted Coatings, Trouserings, & Suitings,

OF THE BEST QUALITY AND VALUE, MANY OF WHICH ARE MADE AT OUR OWN MILLS.

READY-MADES

IN

Men's, Youths', and Boys' Garments,

OF EVERY DESCRIPTION AND PRICE.

Special orders for Garments to Measure receive our prompt attention.

A Factory, specially arranged for this branch of the department, has been established at Broughton, which is the largest special Factory round Manchester, and we ask you to give us an opportunity of doing your trade.

TRIMMINGS.

Black & Coloured Silesias, Striped Silesias & Sateens,

IN ALL COLOURS AND DESIGNS.

BUCKRAMS, CANVASES, JEANS, POCKETINGS, BLACK AND COLOURED ITALIANS AND SERGES

AT ALL PRICES.

For choice quality and value this department cannot be beaten by any house in the trade, and merits the support of every society.

Furnishing Department,

HOLGATE STREET, MANCHESTER.

ILLUSTRATED CATALOGUE AND PRICE LIST

SENT FREE OF CHARGE TO ANY SOCIETY ON APPLICATION.

THE STOCK IN THIS DEPARTMENT

CONSISTS OF

FURNITURE, CARPETS, FLOORCLOTHS, &c.; HARDWARE,

CLOCKS, WATCHES, AND JEWELLERY;

BRUSHES AND FANCY GOODS.

WE CAN ALSO SUPPLY

GAS ENGINES, GROCERS' MACHINERY,

AND EVERY KIND OF SHOP FITTINGS REQUIRED.

MOST OF

OUR FURNITURE IS NOW MANUFACTURED AT OUR

CABINET WORKS,

AND WE ARE PREPARED TO

ESTIMATE FOR SHOP, OFFICE, AND LIBRARY FIXTURES, &c.

Crockery Department, Longton.

OUR Depôt in the Potteries is stocked with a choice selection of goods of the best manufacture suitable for the requirements of societies, and as it is now very much enlarged, also with the addition of a fine showroom, we strongly recommend societies to send their buyers to Longton to look at our stock, especially as they will often be able to pay their expenses by job purchases. At the same time we beg to call your attention to the following advantages we possess over manufacturers :—

FIRST :

We can supply crates of mixed goods of all kinds—

EARTHENWARE, CHINA, JET, ROCKINGHAM, GLASS, YELLOW and BROWN WARE; also FANCY VASES, &c.

SECONDLY :

With the exception of Tea, Toilet, and Dinner Patterns not stocked, we can supply all general articles and goods from our list promptly, which manufacturers cannot continuously do, as they are certain to run out of stock of some kind very often, and having greatly enlarged our premises we can execute orders quicker than in the past.

THIRDLY :

We can supply very small quantities of each article—which, with the above-mentioned promptitude, will enable you to keep a very small stock, and place it within the power of the smallest store to keep crockery to advantage.

FOURTHLY :

By combining our resources of capital with the services of a buyer on the spot we are able to purchase goods from the *best makers*, and supply them on as good terms as can be got by dealing direct with the manufacturers, and in greater variety.

FIFTHLY :

In dealing with manufacturers there is generally a heavy charge for crates, which will be avoided, as we find crates and credit on return as per page 6 in list.

We have added Sanitary Goods, such as Closets, Lavatory Basins, &c., &c., and can strongly recommend these for price and quality; also Tiles for Butchers' Shops, Staircases, &c., &c.

We trust that these considerations will induce every society to add crockery to their other business; and as we keep a number of crates on hand ready packed, consisting of China, Earthenware, Rockingham, and Jet Teapots, &c., suitable for beginning in this branch of trade, we shall be pleased to forward one immediately to any society which will intimate their willingness to give it a trial. For assortment of crates, &c., see our Price List, free to any society on application, also our Illustrated Book of designs.

N.B.—All orders to be sent direct to Longton.

SOLE AGENTS FOR

The Brownfields Guild Pottery Society Limited.

Crumpsall Works.

MANUFACTURERS OF

BISCUITS & SWEETS, &c.

WAREHOUSES:

BALLOON STREET, MANCHESTER;

WATERLOO STREET, NEWCASTLE-ON-TYNE;

LEMAN STREET, LONDON, E.;

AND

CHRISTMAS STREET, BRISTOL;

WHERE ALL ORDERS MUST BE SENT.

TO supply some of the requirements of the Retail Stores, this Society established these Works in 1872. By the rules of the Society the custom of the private trader is refused, and none but registered Co-operative Societies are supplied. The Retail Stores, members of the Wholesale Society, are the proprietors of these Works, and, as such, the exclusion of private trade is a regulation made by them. We have, therefore, a just claim upon the Stores that they should support their own Works, whilst we acknowledge that they have a claim upon us to supply a pure and serviceable article, as good and as cheap, of its kind and quality, as can be had elsewhere.

THE BISCUITS ARE MADE OF THE PUREST MATERIALS,

Nearly all the flour used being of co-operative manufacture. The machinery employed is of the latest style and most perfect character. The Biscuits produced are such that we confidently invite comparison, and urgently solicit all Co-operative Societies to give them a trial. This business having increased to such an extent we are putting down new machinery in a new building.

CAKES.

Here we have a new building entirely separate from the Biscuit Factory. The Cakes are baked in Steam Ovens; neither dust, dirt, nor fire get near them. This is one of the cleanest and finest cake factories in the kingdom.

IN THE MAKING OF SWEETS

We boil the best of sugar (all cane); use none but best Butter; employ the best skill; use only vegetable colouring matter, all of which is perfectly harmless; and we can confidently challenge analysis. Our Sweets need only be tried to be approved. We have introduced a lot of ¼d., ½d., and 1d. lines. These Sweets are now made by the most improved boiling machinery, no fire, no handling, and better colour, more cleanly, better flavour, and last, but not least, it is better for the worker as well as for the consumer.

LOZENGES.

Our machinery is of the newest and most approved construction for the making of Lozenges in all the varieties mostly in request. The difference in value between one Lozenge and another depends almost entirely on the quantity, strength, purity, and delicacy of the flavouring used. In these particulars we aim to excel, and we invite comparison. This department has increased at such a rate that it has been necessary to put down new machinery; in this we have the best that can be bought.

TABLE JELLIES AND POWDERED JELLIES.

This department has also increased very rapidly, and the general opinion is that the Jellies made at Crumpsall are the very best in the market.

CITRATE OF MAGNESIA, AND SHERBET, OR LEMON KALI,

Are sometimes pressed upon the attention of the Stores as "a special cheap quality." They can be made "cheap" only by keeping out the Acids, which are expensive, and putting in more sugar. This sort of cheapness makes the article more agreeable to some tastes, but certainly much less useful and less costly. We aim at making the C.W.S. Citrate and Sherbet the best value.

DRUGS AND SUNDRIES.

We have added many new things to the list this year, which please see.

"WHEATSHEAF" BAKING POWDER,

In Packets, Card Boxes, and Tins, as per Monthly List, has been tested in practical use with that of the best makers, and with favourable results.

Several cases have recently occurred in which retail grocers have been heavily fined, in addition to the disagreeable public exposure, in consequence of selling Baking Powder containing a large proportion of Alum instead of Tartaric Acid. Our friends will find by reference to the C.W.S. Price List that Alum costs 1s. per lb. less than Tartaric Acid. Thus, to make money, the manufacturer produces an article which, used in the making of bread or other eatables, yields a food which is injurious to health.

C.W.S. "WHEATSHEAF" BAKING POWDER DOES NOT CONTAIN ANY ALUM.

C.W.S. "WHEATSHEAF" BLACK LEAD,

In Oblong Blocks, Round Blocks, and Powder in packets, as per Monthly List.

We Block the best of Lead, and our produce cannot be excelled in the brilliancy and polish it imparts. Our Loose Black Lead, in 1oz., 2oz., and 4oz. packets, we can confidently recommend.

We also make Blanc Mange Powders, Boot Polish, Chemical Food, Fruit Wines, Lemon Kali, Lemon Squash, Citrate of Magnesia, Seltzogene Charges, &c., &c. See C.W.S. Monthly Price List.

Wheatsheaf Works, Leicester.

Warehouses:

BALLOON STREET, MANCHESTER;
WATERLOO STREET, NEWCASTLE-ON-TYNE; LEMAN STREET, LONDON, E.;
AND CHRISTMAS STREET, BRISTOL.

Salerooms:

LEEDS, HUDDERSFIELD, NOTTINGHAM, BLACKBURN, BIRMINGHAM,
NORTHAMPTON, AND CARDIFF.

These Works were established in 1873, and the first year's production amounted to about 90,000 pairs, valued at £23,720. This has increased until last year (1897) the production had reached

1,320,785 Pairs,

£297,384 Value.

We Manufacture every class of

BOOTS AND SHOES,

IN DOUBLE THREAD, LOCK STITCH WELTED,
MACHINE SEWN, FAIR STITCHED, RIVETED,
STANDARD SCREWED, WOOD PEGGED,
SEW ROUNDS, &c., &c.,

FOR ALL AGES, SIZES, AND CONDITIONS OF CO-OPERATORS.

THE HIGHEST TRADES UNION WAGES PAID.
THE VERY BEST MATERIALS USED.
THE WORKSHOPS FITTED UP WITH BEST APPLIANCES
FOR THE COMFORT OF THE EMPLOYÉS.

The Goods are right for Fit, Style, Quality, and Price.

We want to make 2,000,000 pairs next year, so let us have your orders early.

THE FOLLOWING ARE A FEW OF OUR **NAMED GOODS,**
WHICH WE CAN HIGHLY RECOMMEND:—

Be sure and see that ***stamped on the sole*** ***Boots*** *you buy; they it.*

this ***Trade Mark*** *is* ***of all*** *the* ***welted*** *are unreliable without*

CLOTH GAITERS

OF EVERY DESCRIPTION

MADE IN ALL SHADES OF CLOTH.

Samples on Application to Manchester, Newcastle, and London.

ALL OUR PRODUCTIONS BEAR THE SOCIETY'S TRADE MARK.

IN OUR ILLUSTRATED LIST

We give the numbers of those usually kept in stock at Manchester, as well as at the branch warehouses in Newcastle and London. If Societies require any kind of goods not mentioned in the *List*, we shall be glad to make for them upon receiving instructions.

Although there is a growing demand for Low-priced Goods, which we endeavour to meet, we have in no case departed from the principle which has been adhered to since the commencement of these Works—of always using material of known excellence, and *discarding the use of all substitutes for honest leather.*

Does not the ever-increasing demand for our productions warrant us in stating that our goods are superior to those supplied by our competitors?

In addition to the Wholesale trade, we make upwards of 300 pairs of Bespoke and Measured Goods weekly. Every effort is made to supply these orders with utmost care and despatch, but many delays, misfits, and mistakes would be avoided if our friends, when ordering, would carry out our instructions for Measurement as set out on the following page. These specially-arranged Order Books can be obtained *free of charge* on application.

Cut Soles for Repairing purposes supplied in any quantity or quality. Price List and Samples sent on application.

Orders for Regular Stock should be sent to the Warehouses—

1, Balloon Street, Manchester;
Waterloo Street, Newcastle-on-Tyne; Leman Street, London, E.

Orders for Bespoke or Measured work should be sent direct to Wheatsheaf Works, Leicester, and the goods will be forwarded direct to Societies, unless otherwise instructed, so as to expedite the delivery of the same.

You are supporting genuine and equitable Co-operative Productions when you wear

Wheatsheaf Brand

BOOTS, SHOES, AND GAITERS.

YOU CAN TELL THEM!!!

LOOK FOR THIS STAMP

ON EVERY PAIR.

BESPOKE ORDER SHEET.

Date, ...

Co-operative Wholesale Society Limited,

WHEATSHEAF WORKS, LEICESTER.

Please supply the ..... *Co-operative Society.*

Number of Boot, or Description and Special Instructions:

Pairs.	Size of Foot, measured by Size Stick.	Size of Last to be made on.	Height of Boot from Heel to the Top.	Width.	Price.

We must respectfully request you to give us the Size of Last which you require the Goods to be made on, and in addition a diagram taken on paper showing the outline of the foot. The diagram should be taken in the manner shown in the sketch below, the pencil to be held exactly upright. We also give you below a sketch showing the exact places where the different measurements of the foot should be taken in order to secure a good fit. Take the dimensions of the foot in inches, and mark across the lines which are left blank for the purpose. Where the ordinary height of boot is required no measure need be given for the top of leg, but where a higher leg is required the height must be given, and also the measurement round top of leg.

METHOD OF TAKING DIAGRAM.

METHOD OF TAKING MEASUREMENTS.

NOTE.—When the Measures and Diagram are taken the person should be in a sitting position.

Heckmondwike Boot & Shoe Works.

Warehouses:
BALLOON STREET, MANCHESTER;
WATERLOO STREET, NEWCASTLE-ON-TYNE;
LEMAN STREET, LONDON, E.; CHRISTMAS STREET, BRISTOL.

Salerooms:
LEEDS, HUDDERSFIELD, NOTTINGHAM, BLACKBURN, BIRMINGHAM, NORTHAMPTON, AND CARDIFF.

* * * *

Orders must be addressed either to Central Office, or to the Branch Establishments at Newcastle or London.

* * * *

AT these Works we manufacture **Workmen's Boots** of every description; smooth bottomed, and light or heavy nailed, riveted and standard screwed. **Women's Boots** for Farm and Mill wear. **Boys'** and **Youths' Boots** for School or Work. Leather of our own Currying used in the uppers, which we can thoroughly recommend.

GOOD WEAR GUARANTEED.

A special study has been made of **Pit Shoes** used in the Northern Counties, which we make standard screwed, and which are warranted not to give way or break. Splendid value in this line.

We have lately commenced to make **Medium** and **Heavy Standard Screwed** and **Fair Stitched** goods, and we can safely say that these Boots cannot possibly be beaten for quality, workmanship, and price. They are equal, if not superior, in every way to similar productions of the general trade.

HECKMONDWIKE BOOTS ARE MADE OF SOLID LEATHER. NO SUBSTITUTES USED.

In the manufacture of our goods we pay special attention to the selection of material used for the inner sole, which is the foundation of a strong Boot. On this depends entirely the wear, and when re-soled and heeled gives the repairer a good foundation to work upon. This very important feature applies to the whole of the goods we make, from the lowest priced ones upwards.

The above Works have been considerably enlarged, and this, coupled with up-to-date plant, enables us to execute orders promptly; therefore, Societies are asked to make a special effort, and at the same time insist on having no other but **"Wheatsheaf" Brand.** Made at their own Works and with their own capital.

HIGHEST TRADE UNION WAGES PAID TO ALL EMPLOYÉS.

CURRYING DEPARTMENT.—We would remind Societies that we are in a position to supply the following dressed goods:—

Memel Hides.	Satin Kips.	And Stained Linings in all Colours.
,, Hide Butts.	,, Kip Shoulders.	
,, Kips.	Waxed Hide Butts.	
Satin Hides.	,, Kip Butts.	
,, Hide Shoulders.	,, E. I. Calf.	

Dunston-on-Tyne Flour Mills.

THESE Mills are replete with every modern invention, and are worked on thoroughly scientific and up-to-date lines. We can assure all Societies that the quality of the productions is not excelled, and we confidently ask for a trial.

We take this opportunity of asking for your loyal support in our endeavours to make the Productive Works a success, and would also remind you that in supporting the C.W.S. Works you are assisting in some measure to solve the all-important Capital *versus* Labour problem.

We manufacture the following grades of **FLOUR** at the Mills, which are well worth your attention:—

"UNITY PATENT."

Equal to Hungarian Rolled Flour.

"EXTRA SUPERS."

A high-class Flour for family use.

"SUPERFINES."

A Flour of excellent value.

Co-operators, support your own Productive Works ! ! !

Irlam Soap and Candle Works.

Salerooms and Warehouses:

BALLOON STREET, MANCHESTER;
WATERLOO STREET, NEWCASTLE-ON-TYNE;
LEMAN STREET, LONDON, E.;
CHRISTMAS STREET, BRISTOL;
LEEDS, HUDDERSFIELD, NOTTINGHAM, BLACKBURN, BIRMINGHAM, NORTHAMPTON, AND CARDIFF.

THESE Works, and the processes carried on, have been worked out on scientific lines, and the Goods manufactured are subjected to searching chemical tests before being put on the market.

We manufacture all the ordinary Household, Laundry, and Toilet Soaps, and, in addition, the following specialities:—

Finest French Milled Toilet Soaps.—"Triple Bouquet"—Roses, Violets, and Lilac. "Cold Cream Soap," superfatted, specially prepared and recommended for tender skins. Glycerine and Cucumber, Medical Carbolic, and Shaving Soaps.

Transparent Soap, neutral and free from all injurious ingredients.

Re-melted Toilet Soaps.—Rose, Oatmeal, Brown Windsor, Carbolic, &c.

Soft Soaps, in Firkins and Tins.

"Laundry Belle" and ***"Wheatsheaf Tablets"*** (registered).—Perfumed 12oz. Tablets, possessing great lathering and cleansing properties.

"Congress," 16oz. Tablets, specially noted for its easy lathering and great durability.

"Flora" (registered), the New Soap, specially perfumed and purified for family use.

"Microl" (registered), the New refined Antiseptic Soap.

"Legion" (registered), the New Carbolic.

CANDLES.

"Wheatsheaf" and "Pioneer" Wax Candles, Night Lights, and Tapers.

ORDINARY AND SNUFFLESS DIPS.

CHEMICALLY PURE GLYCERINE.

CO-OPERATORS! Buy the Soaps and Candles made at your own Works with your own Capital.

West Hartlepool Lard Refinery

AND

Egg Pickling Warehouse,

OXFORD AND BALTIC STREETS, WEST HARTLEPOOL.

REFINED LARD

. . . AND . . .

PICKLED EGGS.

We appeal to Committees to give us their entire trade, and hope that when ordering Lard they will specially ask to be supplied with

"Silver Medal" C.W.S. Brand.

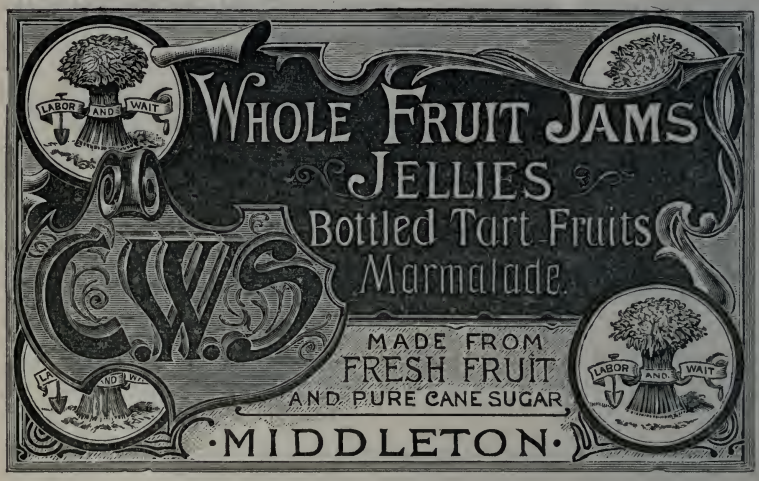
It is guaranteed absolutely pure, refined and packed at your own Refinery at West Hartlepool.

These Works are replete with the most improved machinery and plant for carrying on Lard refining and packing.

We wish to particularly draw the attention of Committees to the fact that the purchase of these Works for the refining of Lard and the pickling of Eggs has been undertaken to bring the producer and the consumer nearer together, and thus save the intermediate profit of the middleman.

Preserve Works,

MIDDLETON JUNCTION.



MINCEMEAT A SPECIALITY.

PICKLES, Prepared from best Vegetables obtainable and pure Malt Vinegar.

C.W.S. LANCASHIRE SAUCE.—An excellent Relish.

SAMPLES SENT FREE ON APPLICATION.

COMPARISON INVITED.

Livingstone Mills, Batley,

YORKSHIRE,

WOOLLEN MANUFACTURERS.

Salerooms and Warehouses:

1, BALLOON STREET, MANCHESTER;

WATERLOO STREET, NEWCASTLE-ON-TYNE;

AND LEMAN STREET, LONDON, E.

Orders should be sent either direct to the Central Office, 1, Balloon Street, Manchester, or to the Branches, Waterloo Street, Newcastle, and Leman Street, London.

WOOLLENS AND WORSTEDS.

THE Productions of our Batley Mill are not to be surpassed in either Quality, Style, or Price.

We are now manufacturing some of the choicest patterns in

Fancy Worsted Trouserings and Tweeds.

Our INDIGO BLUE SERGES AND WOADED BLACK WORSTED COATINGS are so well known throughout the Stores as to need no further description.

Our rapidly increasing trade has compelled us to make extensive enlargements to our premises, and to put down two complete sets of carding and spinning machinery of the very latest type, which will enable us to considerably increase our output.

We have also lately added to our Weaving Plant some of the newest and most efficient Fast Looms and Beaming Machinery, so that we are now in a position to meet satisfactorily the increasing demands of our customers.

PATTERN CARDS WILL BE SENT ON APPLICATION.

CO-OPERATORS! Ask at your STORES for BATLEY CLOTHS.

See that you get them, and don't be persuaded to take any other.

Printing and Bookbinding Works,

LONGSIGHT, MANCHESTER.

LIGHTED AND DRIVEN BY ELECTRICITY.

WE removed into our new and commodious Works in July last, and are now in thorough working order. The building has been specially constructed for the business, and a visit will convince anyone as to its suitability. The Works are replete with the most modern machinery, all of which is driven by electric power, and we are now in a position to deal with Societies' trade for every description of Printing and Stationery.

The following are a few of the branches of trade carried on, viz.:

Letterpress Printing of every description.
Lithographic and Colour Printing.
Paper Ruling, &c.
Bookbinding, both Stationery and Letterpress.
Pattern Card Making, &c.
Gold Blocking, &c., &c.

Orders for Goods can be left at our STATIONERY DEPARTMENT, BALLOON STREET, or posted direct to the WORKS.

CO-OPERATIVE WHOLESALE SOCIETY LIMITED,
PRINTING WORKS,
HAMILTON ROAD, LONGSIGHT, MANCHESTER.

Telegraphic Address:—"TYPOGRAPHY, MANCHESTER."

Hare Hill Mills, Littleborough,

NEAR MANCHESTER,

FLANNEL MANUFACTURERS.

THE various descriptions of Flannels now made are admitted by those who have fully tried them to be unsurpassed in make, quality, and price. Once used always taken.

OUR ECONOMIC, HEALTH, AND DOMESTIC FLANNELS

Are so well known throughout the Stores that we need say no more, except to ask that all Co-operative Societies press the sale of these flannels amongst their Members.

Whenever you are buying, be sure and ask for the

"LITTLEBOROUGH FLANNELS."

See that you get them, and have no other.

Salerooms and Warehouses:

No. 1, BALLOON STREET, MANCHESTER.

WATERLOO STREET, NEWCASTLE-ON-TYNE.

LEMAN STREET, WHITECHAPEL, LONDON.

Tobacco Factory.

THESE Works have been but recently opened, and are replete with all modern machines and labour-saving appliances, which are under skilful manipulation, and none but the choicest growths of leaf are used. Societies may, therefore, depend upon getting the best possible productions at the lowest possible prices.

A trial of the following specialities will prove that for purity, coolness, and aroma they are unequalled:—

FEDERATION FLAKE, SWEET BLEND,

EQUITY NAVY CUT, C.W.S. SPECIAL MIXTURE,

PROGRESS MIXTURE, MEADOWLAND HONEY DEW,

PIGTAIL, IRISH ROLL, AND OTHER HARD TOBACCOS,

Acknowledged to be excellent, and are Guaranteed to be in accordance with new Excise regulations.

CIGARS AND CIGARETTES prepared with great care, and not sent out unless properly matured.

Address: SHARP STREET,
ROCHDALE ROAD,
MANCHESTER.

Productive Societies

FOR WHICH THE

CO-OPERATIVE WHOLESALE SOCIETY ARE AGENTS.

The Agricultural and Horticultural Association Limited.

Reliable Farm and Garden Seeds; special Manures for Fruit, Vegetable, and Garden Crops.

The Airedale Manufacturing Society Limited.

Manufacturers of Black Alpaca Lustres, Black Brilliantines, Black and Coloured French Twills, Mohair Glacés, Black and Coloured Persian, Russel and Cable Cords, Wool Serges, Black Orleans, Black and Coloured Italians, Black and Coloured Figures, Mottles, Mixtures, Stripes, &c., &c.

The Coventry Co-operative Watch Manufacturing Society Limited.

The Watches supplied by this Society we can well recommend as being of uniform good quality, and they engage to keep them in good going order for twelve months from date of purchase. We trust that individuals, through their societies, will give us their orders, so that we may do a larger trade in this department. Watches, from £2 10s. to £25 each.

The Bromsgrove Nail Manufacturing Society Limited.

The Dudley Productive Co-operative Society Limited.

Manufacturers of all kinds of Galvanised Goods, Buckets, Fenders, &c.

The Eccles Industrial Manufacturing Society Limited.

Manufacturers of Toilet, Alhambra, and Damask Quilts, by hand and power; also Twill Sheetings, all of the best quality, and in tastily-arranged patterns.

Having repeatedly compared the Quilts produced by the Eccles Manufacturing Society with the Quilts made by other firms, we are thoroughly satisfied that those made by them are equal, and, when cost is considered, superior, to those sold by other makers. All Toilet and Honeycomb Quilts sold by the Co-operative Wholesale Society are made by the Eccles Manufacturing Society, and all members, when purchasing, should ask for the Eccles Quilts, and insist upon having them.

Brownfields Guild Pottery.

Manchester Mat Makers.

Midland Tinplate Workers' Society Limited.

The Hebden Bridge Fustian Manufacturing Society Limited.

Manufacturers of Cords, Moles, Velveteens, Imperials, Diagonals, Sateens, Twills, &c., in every variety and colour; Fustian Clothing, ready-made and to order. Samples and prices on application.

The Leek Silk Twist Manufacturing Company Limited.

The Leicester Elastic Web Manufacturing Society Limited.

The Leicester 2nd Hosiery Manufacturing Society Limited.

We are now their sole agents, and keep a stock of all classes of goods made by them.

The Northern Co-operative Iron and Tin Plate Society Limited.

The Paisley Manufacturing Society Limited.

Manufacturers of Saxony Wool Shawls and Plaids, in plain and fancy checks, Saxony Wool Handkerchiefs and Scarfs, Dress Tartans, and Twilled and Plain Wool Shirtings. A large variety of patterns to select from.

The Rochdale Pioneers' Society Limited.

Manufacturers of Tobacco, Snuffs, &c.

The Sheffield Co-operative Cutlery Manufacturing Society Limited.

Keighley Ironworks Society Limited,

Manufacturers of Wringing Machines, &c.

Wm. Thomson & Sons Limited.

Woollen and Worsted Cloth Manufacturers.

REGULAR STEAM SERVICE

BETWEEN

GARSTON (LIVERPOOL) & ROUEN.

OFFICES:

CENTRAL: BALLOON STREET, MANCHESTER.

LIVERPOOL: 7, VICTORIA STREET.

GARSTON: NEW DOCK. ROUEN: 2, RUE JEANNE D'ARC.

A FIRST-CLASS POWERFUL AND FAST STEAMER DESPATCHED FORTNIGHTLY.

EXTRA STEAMERS TO SUIT THE REQUIREMENTS OF THE TRADE.

Goods carried at through rates, with quick despatch, between Liverpool, Manchester, Birmingham, and North of England Towns, and Paris, Lyons, Beauvais, Lille, and North and East of France.

For Rates of Freight and other information, apply to the Society's offices, as above.

ON the outward voyages from Garston, in addition to sundry goods, the shipments consist largely of caustic soda, bleaching powder, and other chemicals from Widnes and St. Helens districts, American and East Indian cotton which has arrived at Liverpool and been ordered for shipment to Rouen, the principal seat of the cotton industry in France. There are also considerable shipments of copper. On arrival of the goods at Garston they are taken directly alongside our steamers in the railway wagons, and then by means of powerful hydraulic cranes they are transferred from the wagons to the holds of the steamers. By this means shippers may rely on the shipments being effected with prompt despatch, and we avoid the risk of damage which sometimes occurs when cartage is employed.

At Rouen the steamers are berthed in close proximity to the railway line, so that goods can be landed from the steamers direct on to the railway wagons. Or when consignees order goods to be forwarded from Rouen by water, the river barges are loaded alongside the steamer, and these are towed by powerful steam tugs up the Seine to Paris. Providing no exceptional delay occurs, the transit up the river occupies little over two days.

On the return journey from Rouen the steamer's cargo principally consists of sugar in bags and cases coming from Paris, also chemicals, dye stuffs, flour, field seeds, metals, and besides there are sundry goods in cases, such as glassware, toys, haberdashery, and *articles de Paris.*

No effort is spared to ensure the steamer being despatched punctually from each port on the appointed dates, and as by this means a regular service is maintained we are favoured with a large traffic from general shippers.

GOOLE AND CALAIS LINE OF STEAMERS.

CENTRAL OFFICES: 1, BALLOON STREET, MANCHESTER.
GOOLE OFFICES: STANHOPE STREET.
CALAIS OFFICES: RUE DE MADRID.

WEEKLY SERVICE BETWEEN

GOOLE AND CALAIS.

THE powerful and fast steamship **"PROGRESS,"** or other steamer, will (weather and other casualties permitting) sail regularly between Goole and Calais, leaving Goole every **Wednesday** and Calais every **Saturday.** This line is in direct communication at Goole with the L. and Y. and N. E. Railway Companies, whose wagons can be loaded direct from the steamers, thereby ensuring despatch with the least risk of damage to the goods carried by the line.

The Aire and Calder Navigation Company run their canal boats alongside the Society's steamers, so that all who prefer their goods carried by canal can have them loaded direct into the Aire and Calder Company's boats, and *vice versâ*.

At Calais the steamers are berthed near the Custom House and opposite the goods warehouse of the North of France Railway Company, where the goods can be stored waiting the arrival of the steamers.

The North of France Railway Company have a line of rails laid to the place where the steamers are berthed, so that goods entrusted to this line can be safely and quickly despatched to their destination. The Goole and Calais route is the best and cheapest between the great manufacturing centres of the North of England and those of the North of France; and shippers in those districts will find it to their advantage to give this line a trial.

GOODS ARE CARRIED AT THROUGH RATES

FROM ANY PART OF THE UNITED KINGDOM TO THE PRINCIPAL CITIES OF FRANCE AND THE CONTINENT.

For Rates of Freight and other information apply as above.

GOOLE & HAMBURG LINE OF STEAMERS.

CENTRAL OFFICES: 1, BALLOON STREET, MANCHESTER.
GOOLE OFFICES: STANHOPE STREET.
HAMBURG BROKER: D. FUHRMANN (NISSLE AND GÜNTHER SUCCESSOR), DOVENHOF, HAMBURG.

REGULAR SERVICE BETWEEN

GOOLE AND HAMBURG.

THE POWERFUL AND FAST STEAMSHIPS

"LIBERTY," "EQUITY," and "FEDERATION,"

AND OTHER STEAMERS,

WILL (WEATHER AND OTHER CASUALTIES PERMITTING) SAIL REGULARLY BETWEEN GOOLE AND HAMBURG,

LEAVING EACH PORT FOUR TIMES A WEEK.

Extra Steamers to suit the requirements of the Trade.

THIS line is in direct communication at Goole with the L. and Y. and N. E. Railway Companies, whose wagons can be loaded direct from the steamer, without the risk or expense of cartage. This is of great importance to shippers, as it ensures a quick delivery of their goods in a clean and undamaged condition.

The Aire and Calder Navigation Company run their canal boats alongside the Society's steamers, so that all who prefer their goods carried by canal can have them loaded direct into the Aire and Calder Company's boats, and *vice versâ*.

At Hamburg the steamers are berthed alongside the warehouses of the Railway Company, where the goods can be stored waiting the arrival of the steamers.

GOODS ARE CARRIED AT THROUGH RATES

FROM ANY PART OF THE UNITED KINGDOM TO THE PRINCIPAL CITIES OF GERMANY AND THE CONTINENT.

For Rates of Freight and other information apply as above.

STEAM SERVICE

BETWEEN

MANCHESTER AND ROUEN.

SINCE THE UNOFFICIAL OPENING DAY OF THE MANCHESTER SHIP CANAL, JANUARY 1ST, 1894, WE HAVE HAD THE STEAMSHIP

"PIONEER"

ENGAGED IN TRADE

BETWEEN

MANCHESTER and ROUEN.

She was the first steamer registered at the Custom House as belonging to the port of Manchester; also the first trading steamer that arrived in the port.

The outwards traffic from Manchester has not been so large as we hoped would be the case, but homewards the steamer has loaded fairly well, although at low rates of freight, to compete with other routes.

THE ROUND TRIP IS DONE FORTNIGHTLY.

NEWCASTLE-ON-TYNE

DRUG & DRYSALTERY DEPARTMENT.

(Wholesale Manufacturing Chemical and Drug Department.)

PACKERS OF		DEALERS IN
BAKING POWDERS.	FRUIT WINES.	OILS.
CHEMICALS.	HEALTH SALTS.	COLOURS.
CITRATES.	MUSTARD.	DRUGGISTS' SUNDRIES.
CORN FLOUR.	PICKLES.	PATENT MEDICINES.
DRUGS.	SAUCES.	DRYSALTERY GOODS, &c., &c.
EXTRACT OF HERBS.	STARCH.	
VARNISHES, &c., &c.		

ASK FOR

C.W.S. Arrowroot.

C.W.S. Bay Rum.

C.W.S. Bird Seed.

C.W.S. Black Lacquer.

C.W.S. Blanc Mange Powder.

C.W.S. Borax.

C.W.S. Camomiles.

C.W.S. Camphorated Oil.

C.W.S. Camphor Ice.

C.W.S. Castor Oil.

C.W.S. Chloride of Lime.

C.W.S. Composition Essence.

This department commenced operations in April, 1896, to manufacture and pack articles connected with the Drug and Drysaltery trade.

The productions have received the ready support of Societies; Co-operators thus showing their appreciation of a first-class article, produced under good conditions, and got up in a tasteful style.

There is still room for further development, and it rests with retail Societies to make this branch of our business a greater success.

All goods turned out are the best that material, care, and skill can produce, and we ask for increased support, confident that the quality of our productions will give every satisfaction to customers.

ASK FOR

C.W.S. Currie Powder.

C.W.S. Custard Powder.

C.W.S. Essences.

C.W.S. Malt Extract.

C.W.S. Malt and Cod Liver Oil.

C.W.S. Extract of Meat.

C.W.S. Furniture Cream.

C.W.S. Ginger Beer Powder.

C.W.S. Glycerine.

C.W.S. Hair Oil.

C.W.S. Honey.

C.W.S. Iron and Quinine Tonic.

LEMON CHEESE.	PAINTS (Assorted).	SYRUP (Golden).
LEMON CURD.	PERFUMES (Assorted).	TABLE JELLIES.
LIQUORICE POWDER.	PURITAN FLAKED OATS.	WINE ESSENCES.

BAKING POWDER—C.W.S.

This article has now taken a foremost place in Co-operators' homes. It makes cakes light and wholesome. We can confidently recommend it as being absolutely pure, superior to most on the market, and excelled by none.

Sold in 1d. packets, also 2oz., 4oz., 6oz., and 8oz. tins.

CHEMICAL FOOD—C.W.S.

Particular attention is called to our Chemical Food, so many inferior kinds being now sold.

COD LIVER OIL—C.W.S.

Imported by us direct from the Norwegian Fisheries. Guaranteed obtained from fresh livers of the Cod Fish and perfectly pure.

COD LIVER OIL EMULSION—C.W.S.

This is composed of the Finest Cod Liver Oil and the Hypophosphites of Lime and Soda, forming an emulsion having no oily taste. It is highly palatable and easily digested. It supersedes all other forms of administering Cod Liver Oil to delicate persons and young children.

Our shilling size bottle is larger than many advertised at 2s. 6d. and upwards.

COUGH ELIXIR (HOREHOUND)—C.W.S.

This preparation consists of Liquorice, Horehound, Squills, Ipecacuanha, and other special ingredients, and should be kept in every household. All who have used it can testify to its unparalleled success for both children and adults.

EMBROCATION OR LINIMENT—C.W.S.

An excellent remedy for pains, sore throats, bronchitis, asthma, sprains, &c.

The best embrocation for cyclists, football players, and athletes generally.

It is an invaluable article.

ESSENCES—C.W.S.

For flavouring Cakes, Puddings, Blanc Manges, Custards, &c., our Essences are unsurpassed and of exceptional strength, a few drops imparting a flavour very pleasing to the palate.

EXTRACT OF MEAT—C.W.S.

Our Extract of Meat is the best quality obtainable. We invite comparison with the best known brands. It makes very strengthening Gravies and Beef Tea, and is most suitable for invalids.

HEALTH SALT—C.W.S.

This saline is a combination of valuable ingredients forming a refreshing, cooling, pleasant, and invigorating tonic. It also acts as a liver stimulant. In bilious headaches and dyspeptic affections it is most useful, removing acidity and flatulency.

In 4oz. and 8oz. tins.

OATS, FLAKED (PURITAN)—C.W.S.

Made from real Scotch Oats, being far superior to the American Oats sold so largely in this country. Rich in flavour. Free from husks and easily cooked.

In 2lb. packets.

PICKLES—C.W.S.

These are prepared from the finest vegetables obtainable, and preserved in our noted "Spiced Vinegar." The greatest care is taken to keep them up to the highest possible standard of perfection. The quality is A1, and giving great satisfaction.

VARNISHES (FURNITURE)—C.W.S.

Our sales for these articles are enormous. Our Varnishes dry in less than twenty minutes with a bright hard coat, which will stand good wear.

In 6d. bottles.

WINE ESSENCES—C.W.S.

For producing home-made wines in a few minutes. The C.W.S. Wine Essences are equal to any on the market.

In 6d. bottles.

STARCH—C.W.S.

We claim that our Starch is up to the highest quality, and cannot be beaten by any make.

MUSTARD.

We pack a genuine Mustard, which we guarantee to be absolutely pure.

CORN FLOUR—C.W.S.

This food is most suitable for Blanc Manges, Fruit Pies, Custards, &c. We find it in good demand.

SAUCES.

We make two Sauces (Tomato and Unity). The flavours are delicate, and give a zest to all Meats, Soups, &c.

PRINCIPAL EVENTS IN CONNECTION WITH THE CO-OPERATIVE WHOLESALE SOCIETY

SINCE ITS COMMENCEMENT.

Year.	Day.	Events.
1863 ..	Aug. 11 ..	Co-operative Wholesale Society enrolled.
1864 ..	Mar. 14 ..	Co-operative Wholesale Society commenced business.
1866 ..	April 24 ..	Tipperary Branch opened.
1868 ..	June 1 ..	Kilmallock Branch opened.
1869 ..	Mar. 1 ..	Balloon Street Warehouse opened.
„ ..	July 12 ..	Limerick Branch opened.
1871 ..	Nov. 26 ..	Newcastle-on-Tyne Branch opened.
1872 ..	July 1 ..	Manchester Boot and Shoe Department commenced.
„ ..	Oct. 14 ..	Bank Department commenced.
1873 ..	Jan. 13 ..	Crumpsall Works purchased.
„ ..	April 14 ..	Armagh Branch opened.
„ ..	June 2 ..	Manchester Drapery Department established.
„ ..	July 14 ..	Waterford Branch opened.
„ ..	Aug. 4 ..	Cheshire Branch opened.
„ ..	„ 4 ..	Leicester Works purchased.
„ ..	„ 16 ..	Insurance Fund established.
„ ..	Sept. 15 ..	Leicester Works commenced.
1874 ..	Feb. 2 ..	Tralee Branch opened.
„ ..	Mar. 9 ..	London Branch established.
„ ..	Oct. 5 ..	Durham Soap Works commenced.
1875 ..	April 2 ..	Liverpool Purchasing Department commenced.
„ ..	June 15 ..	Manchester Drapery Warehouse, Dantzic Street, opened.
1876 ..	Feb. 14 ..	Newcastle Branch Buildings, Waterloo Street, opened.
„ ..	„ 21 ..	New York Branch established.
„ ..	May 24 ..	S.S. "Plover" purchased.
„ ..	July 16 ..	Manchester Furnishing Department commenced.
„ ..	Aug. 5 ..	Leicester Works first Extensions opened.
1877 ..	Jan. 15 ..	Cork Branch established.
„ ..	Oct. 25 ..	Land in Liverpool purchased.

PRINCIPAL EVENTS IN CONNECTION WITH THE CO-OPERATIVE WHOLESALE SOCIETY

SINCE ITS COMMENCEMENT—*continued.*

Year.	Day.	Events.
1879 ..	Feb. 21 ..	S.S. "Pioneer," Launch of.
„ ..	Mar. 24 ..	Rouen Branch opened.
„ ..	„ 29 ..	S.S. "Pioneer," Trial trip.
„ ..	June 30 ..	Goole Forwarding Department opened.
1880 ..	Jan. 30 ..	S.S. "Plover" sold.
„ ..	July 27 ..	S.S. "Cambrian" purchased.
„ ..	Aug. 14 ..	Heckmondwike Boot and Shoe Works commenced.
„ ..	Sept. 27 ..	London Drapery Department commenced in new premises, 99, Leman Street.
1881 ..	June 6 ..	Copenhagen Branch opened.
1882 ..	Jan. 18 ..	Garston Forwarding Depôt commenced.
„ ..	Oct. 31 ..	Leeds Saleroom opened.
„ ..	Nov. 1 ..	London Tea and Coffee Department commenced.
1883 ..	July 21 ..	S.S. "Marianne Briggs" purchased.
1884 ..	April 7 ..	Hamburg Branch commenced.
„ ..	May 31 ..	Leicester Works second Extensions opened.
„ ..	June 25 ..	Newcastle Branch—New Drapery Warehouse opened.
„ ..	Sept. 13 ..	Commemoration of the Society's Twenty-first Anniversary at Newcastle-on-Tyne and London.
„ ..	„ 20 ..	Commemoration of the Society's Twenty-first Anniversary at Manchester.
„ ..	„ 29 ..	Bristol Depôt commenced.
„ ..	Oct. 6 ..	S.S. "Progress," Launch of.
1885 ..	Aug. 25 ..	Huddersfield Saleroom opened.
„ ..	Dec. 30 ..	Fire—Tea Department, London.
1886 ..	April 22 ..	Nottingham Saleroom opened.
„ ..	Aug. 25 ..	Longton Crockery Depôt opened.
„ ..	Oct. 12 ..	S.S. "Federation," Launch of.
1887 ..	Mar. 14 ..	Batley Mill commenced.
„ ..	June 1 ..	S.S. "Progress" damaged by fire at Hamburg.
„ ..	July 21 ..	Manchester—New Furnishing Warehouse opened.
„ ..	Aug. 29 ..	Heckmondwike—Currying Department commenced.
„ ..	Nov. 2 ..	London Branch—New Warehouse opened.
„ ..	„ 2 ..	Manufacture of Cocoa and Chocolate commenced.

PRINCIPAL EVENTS IN CONNECTION WITH THE CO-OPERATIVE WHOLESALE SOCIETY

SINCE ITS COMMENCEMENT—*continued.*

Year.	Day.	Events.
1888 ..	July 7 ..	S.S. "Equity," Launch of.
„ ..	Sept. 8 ..	S.S. "Equity," Trial trip.
„ ..	„ 27 ..	S.S. "Cambrian" sold.
„ ..	Oct. 14 ..	Fire—Newcastle Branch.
1889 ..	Feb. 18 ..	Enderby Extension opened.
„ ..	Nov. 11 ..	Longton Depôt—New Premises opened.
1890 ..	Mar. 10 ..	S.S. "Liberty," Trial trip.
„ ..	May 16 ..	Blackburn Saleroom opened.
„ ..	June 10 ..	Leeds Clothing Factory commenced.
„ ..	Oct. 22 ..	Northampton Saleroom opened.
1891 ..	April 18 ..	Dunston Corn Mill opened.
„ ..	Oct. 22 ..	Cardiff Saleroom opened.
„ ..	Nov. 4 ..	Leicester New Works opened.
„ ..	„ 16 ..	Aarhus Branch opened.
„ ..	Dec. 24 ..	Fire at Crumpsall Works.
1892 ..	May 5 ..	Birmingham Saleroom opened.
1893 ..	„ 8 ..	Broughton Cabinet Factory opened.
1894 ..	June 29 ..	Montreal Branch opened.
1895 ..	Jan. 23 ..	Printing Department commenced.
„ ..	Oct. 2 ..	Irlam Soap Works opened.
„ ..	„ 10 ..	Loss of the S.S. "Unity."
1896 ..	April 24 ..	West Hartlepool Refinery purchased.
„ ..	June 26 ..	Middleton Preserve Works commenced.
„ ..	June 13 ..	Roden Estate purchased.
„ ..	July 1 ..	"Wheatsheaf" Record—first publication.
1897 ..	Feb. 10 ..	New Northampton Saleroom opened.
„ ..	Mar. 1 ..	Manufacture of Candles commenced at Irlam.
„ ..	„ 22 ..	New Tea Department opened.
„ ..	Aug. 7 ..	Sydney Depôt commenced.
„ ..	Sept. 16 ..	Banbury Creamery opened.
1898 ..	April 1 ..	Littleboro' Flannel Mill acquired.
„ ..	May 9 ..	Tobacco Factory commenced.
„ ..	July 11 ..	Longsight Printing Works commenced.

List of Telegraphic Addresses.

CENTRAL, MANCHESTER :
"WHOLESALE, MANCHESTER."

NEWCASTLE BRANCH :
"WHOLESALE, NEWCASTLE-ON-TYNE."

LONDON BRANCH :
"WHOLESALE, LONDON."

BRISTOL DEPÔT :
"WHOLESALE, BRISTOL."

LIVERPOOL OFFICE AND WAREHOUSE :
"WHOLESALE, LIVERPOOL."

LEEDS SALE AND SAMPLE ROOMS :
"WHOLESALE, LEEDS."

CRUMPSALL WORKS :
"BISCUIT, MANCHESTER."

MIDDLETON PRESERVE WORKS :
"WHOLESALE, MIDDLETON JUNCTION."

IRLAM SOAP WORKS :
"WHOLESALE, CADISHEAD."

CARDIFF SALEROOM :
"WHOLESALE, CARDIFF."

LEICESTER SHOE WORKS :
"WHOLESALE, LEICESTER."

HECKMONDWIKE SHOE WORKS :
"WHOLESALE, HECKMONDWIKE."

BATLEY WOOLLEN MILL :
"WHOLESALE, BATLEY."

LEEDS READY-MADES FACTORY :
"SOCIETY, LEEDS."

LONGTON CROCKERY DEPÔT :
"WHOLESALE, LONGTON (STAFF.)."

CORN MILL, DUNSTON-ON-TYNE :
"WHOLESALE, DUNSTON, GATESHEAD."

NORTHAMPTON SALEROOM :
"WHOLESALE, NORTHAMPTON."

TOBACCO FACTORY :
"TOBACCO, MANCHESTER."

LONGSIGHT PRINTING WORKS :
"TYPOGRAPHY, MANCHESTER."

LITTLEBOROUGH FLANNEL MILLS :
"WHOLESALE, LITTLEBOROUGH."

Telephonic Communication.

Our Premises in the following towns are directly connected with the Local Telephone System :—

	Nos.
MANCHESTER—GENERAL OFFICES	802
„ „ „	2777
„ DRAPERY DEPARTMENT	908
„ BOOT AND SHOE DEPARTMENT	3546
„ FURNISHING DEPARTMENT	1755
CRUMPSALL—Sub to MANCHESTER GENERAL OFFICES.	802A
BROUGHTON—CABINET WORKS	3063
NEWCASTLE	1260
„	1787
„	*284
„ Blandford Street	*284 and 1989
„ Quayside Shed	1710
LONDON—GENERAL OFFICE	2591
„ GROCERY AND PROVISION	12072
„ DRAPERY	12071
„ TEA DEPARTMENT	12070
„ FURNISHING and BOOT DEPARTMENT	2592
BRISTOL—OFFICE	40
„ SALEROOM	940
LIVERPOOL	397
GARSTON	6
GOOLE	2
LEICESTER	235
LONGTON	4016
DUNSTON	1261
„	*2
LEEDS READY-MADES, HOLBECK	1648
WEST HARTLEPOOL REFINERY	286
MIDDLETON—PRESERVE WORKS	6633

* Post Office System. All others National Telephone Company.

CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

PAST MEMBERS OF GENERAL COMMITTEE.

Name.	Address.	Elected.	Retired.
*A. Greenwood	Rochdale	1863 August	1870 August.
†Councillor Smithies	Rochdale	1863 August	1869 May.
§James Dyson	Manchester	1863 August	1867 May.
Edward Hooson	Manchester	1863 August	1864 March.
		1866 May	1869 Dec.
John Hilton	Middleton	1863 August	1868 Nov.
*James Crabtree	Heckmondwike	1863 August	1864 March.
		1865 Nov.	1874 May.
		1885 Dec.	1886 March.
		1886 June	1889 Dec.
Joseph Thomasson	Oldham	1863 August	1864 March.
		1866 May	1869 Nov.
Charles Howarth	Heywood	1864 March	1866 October.
J. Neild	Mossley	1864 March	1865 Nov.
		1867 Nov.	1868 Nov.
Thomas Cheetham	Rochdale	1864 March	1865 Nov.
W. Nuttall	Oldham	1865 Nov.	1866 Feb.
		1876 June	1877 Dec.
§E. Longfield	Manchester	1867 May	1867 Nov.
†J. M. Percival	Manchester	1868 Feb.	1868 May.
		1870 Feb.	1872 August.
		1876 March	1882 June.
Isaiah Lee	Oldham	1867 Nov.	1868 Nov.
§D. Baxter	Manchester	1868 May	1871 May.
J. Swindells	Hyde	1868 Nov.	1869 Nov.
T. Sutcliffe	Todmorden	1868 Nov.	1869 Nov.
‡James C. Fox	Manchester	1868 Nov.	1871 May.
W. Marcroft	Oldham	1869 May	1871 May.
Thomas Pearson	Eccles	1869 Nov.	1871 Nov.
R. Holgate	Over Darwen	1869 Nov.	1870 Nov.
A. Mitchell	Rochdale	1870 August	1870 Nov.
W. Moore	Batley Carr	1870 Nov.	1871 August.
‡Titus Hall	Bradford	1871 May	1874 Dec.
		1877 June	1885 Dec.

PAST MEMBERS OF GENERAL COMMITTEE—*continued.*

Name.	Address.	Elected.	Retired.
B. Hague	Barnsley	1871 May	1873 May.
		1874 Dec.	1884 Sept.
Thomas Shorrocks	Over Darwen	1871 May	1871 Nov.
‡R. Allen	Oldham	1871 August	1877 April.
Job Whiteley	Halifax	1871 August	1872 Feb.
		1873 Feb.	1874 Feb.
‡Thomas Hayes	Failsworth	1871 Nov.	1873 August.
Jonathan Fishwick	Bolton	1871 Nov.	1872 Feb.
J. Thorpe	Halifax	1872 Feb.	1873 Feb.
‡W. Johnson	Bolton	1872 Feb.	1876 June.
		1877 June	1885 March.
§H. Whiley	Manchester	1872 August	1874 Feb.
		1874 May	1876 March.
J. Butcher	Banbury	1873 May	1873 August.
H. Atkinson	Blaydon-on-Tyne	1873 August	1874 Dec.
J. F. Brearley	Oldham	1874 Feb.	1874 Dec.
Robert Cooper	Accrington	1874 Feb.	1876 June.
H. Jackson	Halifax	1874 Dec.	1876 June.
J. Pickersgill	Batley Carr	1874 Dec.	1877 March.
W. Barnett	Macclesfield	1874 Dec.	1882 Sept.
John Stansfield	Heckmondwike	1875 January	1898 June.
S. Lever	Bacup	1876 Sept.	1885 Sept.
		1886 March	1888 May.
F. R. Stephenson	Halifax	1876 Sept.	1877 March.
R. Whittle	Crewe	1877 Dec.	1886 March.
Joseph Mc.Nab	Hyde	1883 Dec.	1886 March.
James Hilton	Oldham	1884 Sept.	1890 January.
Samuel Taylor	Bolton	1885 Sept.	1891 Dec.
William P. Hemm	Nottingham	1888 Sept.	1889 August.
H. C. Pingstone	Manchester	1886 March	1894 June.
*§J. T. W. Mitchell	Rochdale	1869 Nov.	1895 March.
E. Hibbert	Failsworth	1882 Sept.	1895 June.
James Lownds	Ashton-under-Lyne	1885 March	1895 July.

* Held Office as President.
‡ Held Office as Secretary.
† Held Office as Secretary and Treasurer.
§ Held Office as Treasurer.

* PAST MEMBERS OF NEWCASTLE BRANCH COMMITTEE.

Name.	Address.	Elected.	Retired.
George Dover	Chester-le-Street ...	1874 Dec.	1877 Sept.
Humphrey Atkinson ..	Blaydon-on-Tyne ..	1874 Dec.	1879 May.
†James Patterson.....	West Cramlington ..	1874 Dec.	1877 Sept.
John Steel	Newcastle-on-Tyne..	1874 Dec.	1876 Sept.
William Green	Durham	1874 Dec.	1891 Sept.
Thomas Pinkney	Newbottle	1874 Dec.	1875 March.
†John Thirlaway	Gateshead	1876 Dec.	1892 May.
William Robinson	Shotley Bridge	1877 Sept.	1884 June.
William J. Howat	Newcastle-on-Tyne..	1877 Dec.	1883 Dec.
J. Atkinson	Wallsend	1883 Dec.	1890 May.
George Fryer	Cramlington	1883 Dec.	1887 Dec.
Matthew Bates	Newcastle-on-Tyne..	1884 June	1893 June.
Richard Thomson	Sunderland	1874 Dec.	1893 Sept.
George Scott	Newbottle	1879 May	1893 Dec.

* PAST MEMBERS OF LONDON BRANCH COMMITTEE.

Name.	Address.	Elected.	Retired.
J. Durrant	Arundel	1874 Dec.	1875 Dec.
John Green	Woolwich.....	1874 Dec.	1876 Dec.
†Thomas Fowe	Buckfastleigh	1874 Dec.	1878 March.
†William Strawn	Sheerness	1875 Dec.	1882 March.
Frederick Lamb.....	Banbury	1876 Dec.	1888 Dec.
F. A. Williams	Reading	1882 June	1886 Sept.
J. J. B. Beach	Colchester	1886 Dec.	1888 Dec.
T. E. Webb	Wimbledon	1874 Dec.	1896 Dec.

* Newcastle and London Branch Committees constituted December, 1874.
† Held Office as Secretary.

CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

MEMBERS OF GENERAL, AND NEWCASTLE AND LONDON BRANCH COMMITTEES WHO HAVE DIED DURING TIME OF OFFICE.

NAME.	ADDRESS.	DATE OF DEATH.
	GENERAL.	
Edward Hooson.....	Manchester.....	December 11th, 1869.
Robert Allen	Oldham	April 2nd, 1877.
Richard Whittle	Crewe	March 6th, 1886.
Samuel Lever.....	Bacup	May 18th, 1888.
William P. Hemm	Nottingham	August 21st, 1889.
James Hilton.....	Oldham	January 18th, 1890.
Samuel Taylor	Bolton	December 15th, 1891.
J. T. W. Mitchell	Rochdale.....	March 16th, 1895.
E. Hibbert	Failsworth	June 25th, 1895.
James Lownds	Ashton-un-Lyne..	July 27th, 1895.
	NEWCASTLE.	
J. Atkinson.....	Wallsend.....	May 25th, 1890.
William Green	Durham	September 9th, 1891.
John Thirlaway.....	Gateshead	May 1st, 1892.
	LONDON.	
J. J. B. Beach	Colchester	December 21st, 1888.
T. E. Webb.....	Wimbledon.....	December 2, 1896.

CO-OPERATIVE CONGRESSES.

No.	Year.	Date of Opening.	Where Held.	First Day. Inaugural Address delivered by	Second Day.	Third Day.
1	1869	May 31	London: Society of Arts, John Street, Adelphi.	T. Hughes, M.P.....	A. J. Mundella, M.P.	W. Morrison, M.P.
2	1870	June 6	Manchester: Memorial Hall.....	W. Morrison, M.P.....	Rev. W. N. Molesworth, M.A.	J. T. Hibbert, M.P.
3	1871	April 10	Birmingham: Midland Institute	Hon. Auberon Herbert, M.P.	C. Cattell.....	W. Morrison, M.P.
4	1872	„ 1	Bolton: Co-operative Hall.....	T. Hughes, M.P.....	E. V. Neale.....	W. Morrison, M.P.
5	1873	„ 12	Newcastle: Mechanics' Institute....	Joseph Cowen, jun. ..	W. Morrison, M.P..	T. Hughes, M.P.
6	1874	„ 6	Halifax: Mechanics' Hall	Thomas Brassey, M.P.	W. Morrison	W. Morrison.
7	1875	Mar. 29	London: Co-operative Institute	Professor T. Rogers ..	T. Hughes, Q.C.....	W. Morrison.
8	1876	April 17	Glasgow: Assembly Rooms, 138, Bath Street	*Professor Caird ..... Professor Hodgson....	G. Anderson, M.P..	Baillie Collins.
9	1877	„ 2	Leicester: Museum Hall	Hon. Auberon Herbert.	Lloyd Jones	Abraham Greenwood.
10	1878	„ 22	Manchester: Co-operative Hall, Downing Street.	Marquis of Ripon	Bishop of Manchester	Dr. John Watts.
11	1879	„ 14	Gloucester: Corn Exchange	Professor Stuart.....	J. T. W. Mitchell ..	James Crabtree.
12	1880	May 17	Newcastle-on-Tyne: Bath Lane Schoolroom.	Bishop of Durham....	R. S. Watson	H. R. Bailey.
13	1881	June 6	Leeds: Albert Hall	Lord Derby	T. Hughes, Q.C.....	James Crabtree.
14	1882	May 29	Oxford: Town Hall.....	Lord Reay	Councillor Pumphrey	George Hines.
15	1883	„ 14	Edinburgh: Oddfellows' Hall	Rt. Hon. W. E. Baxter, M.P.	William Maxwell ..	J. Allan.

CO-OPERATIVE CONGRESSES—*continued.*

No.	Year.	Date of Opening.	Where Held.	First Day. Inaugural Address delivered by	Second Day.	Third Day.
16	1884	June 2	Derby: Lecture Hall, Wardwick	Sedley Taylor	A. Scotton	Councillor Hartley, Lincoln.
17	1885	May 25	Oldham: Co-operative Hall, King Street.	Lloyd Jones.....	F. Hardern.....	Lewis Feber.
18	1886	June 14	Plymouth: Guildhall.....	Earl of Morley	A. H. D. Acland, M.P.	J. H. Young.
19	1887	May 30	Carlisle: Her Majesty's Theatre	G. J. Holyoake	Sir W. Lawson, M.P.	Councillor Rule.
20	1888	„ 21	Dewsbury: Industrial Hall	E. V. Neale	Marquis of Ripon ..	Jno. Cave, jun.
21	1889	June 20	Ipswich: Public Hall.....	Professor A. Marshall..	B. Jones	George Hines.
22	1890	May 26	Glasgow: City Hall.....	Earl of Rosebery.....	William Maxwell ..	James Deans.
23	1891	„ 18	Lincoln: Drill Hall, Broadgate	A. H. D. Acland, M.P..	D. M'Innes.....	J. Hepworth.
24	1892	June 6	Rochdale: Baillie Street Chapel	J. T. W. Mitchell	A. Greenwood.....	Councillor Cheetham.
25	1893	May 22	Bristol: Hall of the Y.M.C.A.	Councillor G. Hawkins.	J. Clay, J.P.	W. H. Brown, C.C.
26	1894	„ 14	Sunderland: Victoria Hall	T. Tweddell, J.P., F.R.G.S.	J. M'Kendrick	W. Crooks.
27	1895	June 3	Huddersfield	Geo. Thomson.....	Councillor T. Bland, J.P.	Jas. Broadbent.
28	1896	May 25	†Woolwich: Tabernacle, Beresford Street.	Earl of Winchilsea....	A. Williams	G. Hawkins.
29	1897	June 7	‡Perth: City Hall.....	Wm. Maxwell.....	W. E. Snell	R. J. Wilson.
30	1898	May 30	§Peterborough: Theatre Royal	Dr. Creighton	H. W. Wolff	J. C. Gray.

* Professor Caird presided at this Congress; the inaugural address was delivered by Professor Hodgson. In all other cases the chairman for the day delivered the inaugural address. † B. Jones presided each day. ‡ W. Maxwell presided each day. § D. M'Innes presided each day.

MEETINGS AND OTHER COMING EVENTS

IN CONNECTION WITH THE SOCIETY IN 1899.

Jan. 28—Saturday....Nomination Lists: Last day for receiving.

Feb. 28—Tuesday ....Voting Lists: Last day for receiving.

Mar. 4—Saturday....Newcastle and London Branch and Divisional Quarterly Meetings.

„ 11—Saturday....General Quarterly Meeting—Manchester.

„ 25—Saturday....Quarter Day.

April 29—Saturday....Nomination Lists: Last day for receiving.

May 30—Tuesday ....Voting Lists: Last day for receiving.

June 3—Saturday....Newcastle and London Branch and Divisional Quarterly Meetings.

„ 10—Saturday....General Quarterly Meeting—Manchester.

„ 24—Saturday....Quarter Day.

July 29—Saturday....Nomination Lists: Last day for receiving.

Aug. 29—Tuesday ....Voting Lists: Last day for receiving.

Sept. 2—Saturday....Newcastle and London Branch and Divisional Quarterly Meetings.

„ 9—Saturday....General Quarterly Meeting—Manchester.

„ 23—Saturday....Quarter Day.

Oct. 28—Saturday....Nomination Lists: Last day for receiving.

Nov. 28—Tuesday ....Voting Lists: Last day for receiving.

Dec. 2—Saturday....Newcastle and London Branch and Divisional Quarterly Meetings.

„ 9—Saturday....General Quarterly Meeting—Manchester.

„ 23—Saturday....Quarter Day.

NOTE.

SINCE going to press the Quarterly Meetings have authorised the institution of half-yearly stocktakings. This necessitated the rearrangement of the dates specified on page 68. The revised list will be found on page xvii., following the index.

IETY

FROM COMMENCEMENT IN

1864 TO 1897.

MEETINGS AND OTHER COMING EVENTS

IN CONNECTION WITH THE SOCIETY IN 1899.

Jan. 28—S

Feb. 28—T

Mar. 4—S

„ 11—S

„ 25—S

April 29—S

May 30—

June 3—S

„ 10—SATURDAY....General Quarterly Meeting—Manchester.

„ 24—SATURDAY....Quarter Day.

July 29—SATURDAY....Nomination Lists: Last day for receiving.

Aug. 29—TUESDAY ....Voting Lists: Last day for receiving.

Sept. 2—SATURDAY....Newcastle and London Branch and Divisional Quarterly Meetings.

„ 9—SATURDAY....General Quarterly Meeting—Manchester.

„ 23—SATURDAY....Quarter Day.

Oct. 28—SATURDAY....Nomination Lists: Last day for receiving.

Nov. 28—TUESDAY ....Voting Lists: Last day for receiving.

Dec. 2—SATURDAY....Newcastle and London Branch and Divisional Quarterly Meetings.

„ 9—SATURDAY....General Quarterly Meeting—Manchester.

„ 23—SATURDAY....Quarter Day.

STATISTICS

SHOWING THE PROGRESS

OF THE

CO-OPERATIVE WHOLESALE SOCIETY

LIMITED,

FROM COMMENCEMENT IN

1864 TO 1897.

PROGRESS FROM COMMENCEMENT, FROM

Year ending	£5 Shares taken up.	No. of Members belonging to our Shareholders.	Capital. Shares.	Loans and Deposits.	Trade and Bank Reserve Fund.	Insurance Fund.	Reserved Balances.	Total.	Net Sales.
	..		£	£	£	£	£	£	£
October, 1864 (30 weeks) ..	..	18,337	2,455	Inclu-	..	..	..	2,455	51,8
„ 1865	..	24,005	7,182	ded in	..	..	..	7,182	120,7
„ 1866	..	31,030	10,968	Shares.	82	..	..	11,050	175,4
January, 1868 (65 weeks) ..	..	59,349	11,276	14,355	682	..	..	26,313	331,7
„ 1869	..	74,737	14,888	16,059	1,115	..	..	32,052	412,2
„ 1870	..	79,245	16,556	22,822	1,280	..	..	40,658	507,2
„ 1871 (53 weeks) ..	..	89,880	19,015	22,323	2,826	..	..	44,164	677,7
„ 1872	5,835	114,588	24,410	25,768	1,910	..	..	52,088	758,7
„ 1873	6,949	134,276	31,352	112,589	2,916	..	..	146,857	1,153,1
„ 1874	13,899	168,985	48,126	147,949	1,613	2,356	..	200,044	1,636,9
„ 1875	17,326	198,608	60,930	193,594	5,373	3,385	..	263,282	1,964,8
„ 1876	22,254	249,516	78,249	286,614	8,910	5,834	..	379,607	2,247,3
„ 1877 (53 weeks) ..	24,717	276,522	94,590	299,287	12,631	10,843	634	417,985	2,697,3
„ 1878	24,979	274,649	103,091	287,536	14,554	12,556	788	418,525	2,827,0
„ 1879	28,206	305,161	117,657	291,939	16,245	15,127	1,146	442,114	2,705,6
December, 1879 (50 weeks)..	30,688	331,625	130,615	321,670	25,240	15,710	1,095	494,330	2,645,3
„ 1880	33,663	361,523	146,061	361,805	38,422	17,905	1,661	565,854	3,339,6
„ 1881	34,351	367,973	156,052	386,824	16,037	18,644	2,489	580,046	3,574,0
„ 1882	38,643	404,006	171,940	416,832	20,757	19,729	2,945	632,203	4,038,2
„ 1883	41,783	433,151	186,692	455,879	20,447	21,949	6,214	691,181	4,546,9
„ 1884 (53 weeks)..	45,099	459,734	207,080	494,840	25,126	24,324	9,988	761,358	4,675,3
„ 1885	51,039	507,772	234,112	524,781	31,094	40,084	11,104	841,175	4,793,1
„ 1886	58,612	558,104	270,679	567,527	37,755	57,015	11,403	944,379	5,223,1
„ 1887	64,475	604,800	300,953	590,091	39,095	73,237	13,666	1,017,042	5,713,2
„ 1888	67,704	634,196	318,583	648,134	51,189	84,201	13,928	1,116,035	6,200,0
„ 1889 (53 weeks)..	72,399	679,336	342,218	722,321	58,358	119,541	9,197	1,251,635	7,028,9
„ 1890	92,572	721,316	434,017	824,974	48,549	155,231	11,695	1,474,466	7,429,0
„ 1891	100,022	751,269	473,956	900,752	53,165	193,115	15,409	1,636,397	8,766,4
„ 1892	112,339	824,149	523,512	925,471	56,301	218,534	17,827	1,741,645	9,500,0
„ 1893	121,555	873,698	570,149	917,482	35,813	240,884	14,973	1,779,301	9,726,1
„ 1894	127,211	910,104	598,496	972,586	37,556	259,976	22,488	1,891,102	9,443,5
„ 1895 (53 weeks)..	132,639	930,985	635,541	1,092,070	64,354	282,563	19,050	2,093,578	10,141,9
„ 1896	142,868	993,564	682,656	1,195,895	97,852	319,478	20,161	2,316,042	11,115,0
„ 1897	151,682	1,053,564	728,749	1,254,319	109,883	350,747	28,623	2,472,321	11,720,1
	..	..	..	..	..	..	..	..	147,689,9

DR. RESERVE FUND ACCOUNT—TRADE DEPARTMENT

	£
Deductions from Reserve Fund—	
Celebration Dinner: Opening Warehouse, Balloon Street	56
Land and Buildings Account Depreciation, Special	1,148
Fixtures „ „ „	822
Newcastle Formation Expenses	16
Insurance Fund	6,000
Investments Written off: Bank Department	18,250
„ „ Trade Department	10,690
Manchester Ship Canal Shares	20,000
Donations, Subscriptions, &c.	30,722
21st Anniversary Commemoration Expenses, Manchester	2,017
	89,730
BALANCE—Reserve Fund:—December 25th, 1897, as per Capital Account £85,044	
„ „ as per proposed Disposal of Profit Account. 793	85,837
	£175,567

MARCH, 1864, TO DECEMBER, 1897.

Comparison with corresponding period previous year.		Distributive Expenses.			Net Profit.	Average Dividend paid per £.	Additions to Trade.		Dates Departments and Branches were commenced.
Increase.	Rate.	Amount.	Rate on Sales Per £.	Per £100.			Reserve Fund.	Insurance Fund.	
£		£		s. d.	£	d.	£	£	
..	..	347	1¾	13 4½	267	1½	..	..	
..	..	906	1¼	15 0	1,858	3½	..	..	
54,735	45½	1,615	2⅜	18 4⅜	2,310	3	234	..	Tipperary.
112,688	51⅜	3,135	2¼	18 10⅝	4,411	3	450	..	
124,063	43	3,338	1⅝	16 2½	4,862	2⅜	416	..	Kilmallock.
94,977	23	4,644	2⅜	18 3⅜	4,248	1⅝	542	..	Limerick.
159,379	30⅜	5,583	1⅝	16 5⅜	7,626	2½	1,620	..	
86,559	12⅜	6,853	2⅜	18 0½	7,867	2½	1,020	..	Newcastle.
304,368	51½	12,811	2⅜	22 2⅜	11,116	2½	1,243	..	Manchester Boot and Shoe, Crumpsall.
483,818	41⅞	21,147	3	25 10	14,233	2	922	..	Armagh, Manchester Drapery, Leicester, Hartford, Waterford, Clonmel.
327,879	20	28,436	3⅜	28 11½	20,684	2	4,461	..	London, Tralee, Durham.
282,566	14⅜	31,555	3⅜	28 0⅝	26,750	2⅜	4,826	..	Liverpool.
401,095	17½	42,436	3⅞	31 5⅜	36,979	2⅜	4,925	..	New York, Goole, Furnishing. S.S. "Plover" purchased. Cork.
188,897	7⅛	43,169	3⅝	30 6⅜	29,189	2	579	..	
121,427*	4⅜*	43,093	3¾	31 10¼	34,959	2½	5,970	..	
22,774	0⅞	41,309	3¾	31 2⅜	42,764	2⅜	8,060	..	Launch of Steamship "Pioneer." Rouen. Goole forwarding depôt.
611,282	22⅜	47,153	3⅜	28 2¾	42,090	2⅜	10,651	..	Heckmondwike.
234,414	7	51,305	3⅜	28 8½	46,850	2⅝	7,672	..	Copenhagen. Purchase of S.S. "Cambrian."
464,143	12⅝	57,340	3⅜	28 4⅞	49,658	2⅝	3,416	..	Tea and Coffee Department, London.
508,651	12½	66,057	3⅜	29 0⅜	47,885	2⅜	3,176	..	Purchase of S.S. "Unity."
41,042	0⅝	70,343	3½	30 1	54,491	2¾	6,431	..	Hamburg. Bristol Depôt. Launch of S.S. "Progress."
208,946	4⅜	74,305	3⅝	31 0	77,630	3⅜	4,454	13,259	
450,028	8⅝	81,653	3¾	31 3⅜	83,328	3⅛	7,077	15,469	Longton Depôt. Launch of S.S. Federation.
490,056	9⅜	93,979	3⅞	32 10⅜	65,141	2½	9,408	2,778	Batley, Heckmondwike Currying.
486,830	8½	105,027	4	33 10½	82,490	2⅞	8,684	6,614	London Cocoa Department. Launch of S.S. "Equity." Batley Ready-mades.
709,638	11⅛	117,849	4	33 6⅜	101,984	3⅛	2,249	16,658	
532,750	7⅜	126,879	4	34 1⅝	126,979	3½	..	20,982	Launch of S.S. "Liberty." Leeds Ready-mades Department.
1,337,357	18	143,151	3⅞	32 7⅝	135,008	3½	1,145	14,702	Dunston, Aarhus, Leicester New Works.
534,474	6	165,737	4¼	35 7⅜	98,532	2⅜	6,511	1,000	Broughton Cabinet Works.
225,263	2⅜	179,910	4½	37 9½	84,156	2⅛	†17,215	7,659	
82,229*	0¾*	186,058	4⅝	39 4½	126,192	2⅝	26,092	..	Montreal.
516,365	5½	199,512	4⅝	39 4⅛	192,766	3⅜	27,424	10,000	Printing, Gothenburg, Irlam, Irish Creameries.
1,164,496	11⅝	218,393	4⅝	39 3½	177,419	3¼	18,045	10,000	West Hartlepool, Middleton.
805,987	7⅛	246,477	4⅝	41 4½	135,551	2⅝	8,338	..	Sydney.
..	..	2,521,506	4	34 1⅞	1,978,283	2⅜	‡168,826	‡119,121	

* Decrease. † From. ‡ From Disposal of Profit Account.

FROM COMMENCEMENT OF SOCIETY.

Additions to Reserve Fund—	£
From Disposal of Profit Account, as above—Net	168,826
Bonus to Employés: Balances between Amounts Provided and actually Paid	311
Dividend on Bad Debts, previously written off	740
Unclaimed Balances, Shares, Loans, &c.	161
Profit on Sale of Strawberry Estate, Newcastle	1,953
" " Land, Liverpool	713
" " Land and Buildings, Rosedale	11
" " " South Shields	96
" " " Newhall	418
" " Shares—New Telephone Company	44
Balance—Sale of Durham Property	376
Interest on Manchester Ship Canal Shares	1,515
Dividend on Sales to Employés	403
	£175,567

MANCHESTER GROCERY AND PROVISION TRADE.

Since commencing to keep a separate Account.

IN YEARS TO 1890; IN QUARTERS SINCE 1890.

Year or Quarter ended.	Sales.	Expenses.		Net Profit.		Stocks at end.
		Amount.	Rate.	Amount.	Rate.	
Year ended:—	£	£	s. d.	£	s. d.	£
January, 1875 (8 quarters) ..	1110155	11716	0 2½	11986	0 2⅝	71360
„ 1876	1476536	14701	0 2⅝	19042	0 3	56487
„ 1877 (53 weeks)	1707637	17692	0 2⅝	27993	0 3⅞	68205
„ 1878	1761017	16866	0 2½	25745	0 3½	53790
„ 1879	1683613	17373	0 2⅝	26502	0 3⅝	55319
December, 1879 (50 weeks)	1590007	16761	0 2½	28826	0 4¼	71446
„ 1880	1998384	18911	0 2¼	30977	0 3⅝	70091
„ 1881	2047210	19883	0 2¼	32460	0 3⅝	87277
„ 1882	2298350	23666	0 2⅝	30644	0 3⅛	141191
„ 1883	2544409	28337	0 2⅝	27455	0 2½	109414
„ 1884 (53 weeks)	2457288	28522	0 2⅝	24893	0 2⅜	107524
„ 1885	2375945	27484	0 2⅝	41757	0 4⅛	92790
„ 1886	2571435	29777	0 2⅝	41981	0 3⅜	119620
„ 1887	2827624	32979	0 2⅝	45516	0 3⅝	129565
„ 1888	3092225	35914	0 2⅝	49798	0 3⅝	139849
„ 1889 (53 weeks)	3503195	39805	0 2⅝	61452	0 4⅛	112395
„ 1890	3517114	41548	0 2⅝	65984	0 4½	123432
Quarter ended:—						
March, 1891	946982	10971	0 2⅝	19441	0 4⅞	101661
June, „	936125	11039	0 2⅝	16001	0 4	99479
September, „	1057205	11427	0 2¼	19517	0 4⅜	145406
December, „	1172257	13183	0 2⅝	19923	0 4	192161
March, 1892	1034457	12992	0 3	15722	0 3⅝	184174
June, „	1029284	13727	0 3⅜	13622	0 3⅛	154057
September, „	1108358	13560	0 2⅝	11385	0 2⅝	197236
December, „	1228901	14861	0 2⅝	19186	0 3⅜	226266
March, 1893	1047841	14258	0 3¼	19539	0 4⅜	177536
June, „	1076495	14203	0 3¼	16895	0 3¾	179585
September, „	1212846	14449	0 2¾	173	..	162545
December, „	1208866	14971	0 2⅝	11409	0 2¼	135325
March, 1894	1037329	14160	0 3¼	14431	0 3¼	112569
June, „	1041902	14396	0 3¼	14409	0 3¼	105402
September, „	1086623	14318	0 3⅛	16358	0 3½	132204
December, „	1180273	15111	0 3	17722	0 3⅛	144705
March, 1895	1026850	14600	0 3⅜	25547	0 5⅞	119255
June, „	1023423	14895	0 3⅝	20763	0 4¾	118877
September, „ (14 weeks)....	1237877	16234	0 3⅜	21308	0 4⅝	179163
December, „	1262567	15907	0 3	26465	0 5	159930
March, 1896	1164938	15884	0 3½	24751	0 5	141996
June, „	1114976	15834	0 3⅝	13396	0 2⅞	193875
September, „	1252679	16291	0 3	21289	0 4	157209
December, „	1341234	17948	0 3½	25624	0 4½	155114
March, 1897	1198438	17389	0 3⅝	19980	0 4	139622
June, „	1185593	17121	0 3⅝	16737	0 3⅜	120380
September, „	1297996	17458	0 3⅜	20114	0 3⅝	164960
December, „	1403175	18899	0 3⅜	20914	0 3½	124776
March, 1898	1243261	17545	0 3¾	25403	0 4⅝	103462
June, „	1234364	17383	0 3⅝	26085	0 5	104364
	72955259	872449	0 2⅞	1146520	0 3¾	..

MANCHESTER DRAPERY TRADE.

Since commencing to keep a separate Account.

IN YEARS TO 1890; IN QUARTERS SINCE 1890.

Year or Quarter ended.	Sales.	Expenses.		Net Profit.		Net Loss.		Stocks at end.
		Amount	Rate.	Amount	Rate.	Amount	Rate.	
Year ended:—	£	£	s. d.	£	s. d.	£	s. d.	£
January, 1874 (1 quarter)	10575	348	0 8	201	0 $4\frac{8}{16}$	..	..	11568
„ 1875	71290	3872	1 1	1244	0 $4\frac{1}{8}$	..	..	36824
„ 1876	129486	7264	1 $1\frac{1}{2}$	720	0 $1\frac{1}{4}$	..	..	72408
„ 1877 (53 weeks)	147083	9391	1 $3\frac{3}{8}$	..	..	1420	0 $2\frac{1}{4}$	69267
„ 1878	124918	8879	1 $5\frac{1}{2}$	..	..	4144	0 $7\frac{5}{8}$	48511
„ 1879	134746	8518	1 $3\frac{1}{8}$	635	0 $1\frac{1}{8}$	..	..	44439
December, 1879 (50 weeks)	126824	7817	1 $2\frac{3}{4}$	1674	0 $3\frac{1}{8}$	..	..	43225
„ 1880	139421	8511	1 $2\frac{5}{8}$	2314	0 4	..	..	44105
„ 1881	132914	8168	1 $2\frac{3}{4}$	1932	0 $3\frac{1}{2}$	..	..	42203
„ 1882	143019	8337	1 $1\frac{7}{8}$	3504	0 $5\frac{7}{8}$	..	..	40854
„ 1883	156997	8976	1 $1\frac{5}{8}$	4171	0 $6\frac{3}{8}$	..	..	41365
„ 1884 (53 weeks)	165770	8365	1 0	5283	0 $7\frac{5}{8}$	..	..	38026
„ 1885	173233	9067	1 $0\frac{1}{2}$	5387	0 $7\frac{3}{8}$	..	..	44948
„ 1886	195139	9728	0 $11\frac{7}{8}$	5333	0 $6\frac{1}{2}$	..	..	54130
„ 1887	210705	10798	1 $0\frac{1}{8}$	3624	0 $4\frac{1}{2}$	..	..	59695
„ 1888	232277	11350	0 $11\frac{5}{8}$	4791	0 $4\frac{7}{8}$	..	..	62110
„ 1889 (53 weeks)	256449	13168	1 $0\frac{1}{4}$	4539	0 $4\frac{3}{8}$	..	..	87849
„ 1890	311365	15612	1 0	6991	0 $5\frac{3}{8}$	..	..	84739
Quarter ended:—								
March, 1891	84398	3901	0 11	868	0 $2\frac{3}{8}$	..	..	81873
June, „	77664	4013	1 $0\frac{3}{8}$	3098	0 $9\frac{1}{2}$	..	..	83681
September, „	83583	4159	0 $11\frac{7}{8}$	1331	0 $3\frac{3}{4}$	..	..	87851
December, „	93568	4233	0 $10\frac{1}{4}$	2618	0 $6\frac{5}{8}$	..	..	82524
March, 1892	92107	4508	0 $11\frac{5}{8}$	2326	0 6	..	..	82022
June, „	86610	4717	1 1	2142	0 $5\frac{7}{8}$	..	..	87115
September, „	85343	4725	1 $1\frac{1}{8}$	2118	0 $5\frac{5}{8}$	..	..	97505
December, „	106135	4917	0 11	3550	0 8	..	..	90744
March, 1893	97708	4815	0 $11\frac{3}{4}$	2432	0 $5\frac{7}{8}$	..	..	92723
June, „	90894	4882	1 $0\frac{7}{8}$	2329	0 $6\frac{1}{8}$	..	..	91116
September, „	78956	4928	1 $2\frac{5}{8}$	13	..	..	..	101483
December, „	102208	5274	1 $0\frac{3}{8}$	3011	0 7	..	..	98217
March, 1894	99859	5227	1 $0\frac{1}{2}$	2153	0 $5\frac{1}{2}$	..	..	95910
June, „	93284	5451	1 2	1927	0 $4\frac{7}{8}$	..	..	94380
September, „	97192	5487	1 $1\frac{1}{2}$	1975	0 $4\frac{7}{8}$	..	..	104261
December, „	110478	5532	1 0	3976	0 $8\frac{5}{8}$	..	..	97297
March, 1895	103266	5485	1 $0\frac{3}{8}$	2889	0 $6\frac{5}{8}$	..	..	94987
June, „	105908	5745	1 1	4005	0 9	..	..	94074
September, „ (14 weeks)	108096	6327	1 2	193	0 $0\frac{3}{8}$	..	..	104180
December, „	122890	6060	0 $11\frac{3}{4}$	5269	0 $10\frac{1}{4}$	..	..	108337
March, 1896	120344	6254	1 $0\frac{3}{8}$	2922	0 $5\frac{3}{4}$	..	..	106224
June, „	114333	6358	1 $1\frac{7}{8}$	3221	0 $6\frac{3}{4}$	..	..	105972
September, „	114877	6284	1 $1\frac{1}{2}$	3509	0 $7\frac{1}{4}$	..	..	114650
December, „	132890	6641	0 $11\frac{7}{8}$	3974	0 $7\frac{1}{8}$	..	..	111911
March, 1897	124187	6617	1 $0\frac{3}{4}$	2865	0 $5\frac{1}{2}$	..	..	110875
June, „	115969	6754	1 $1\frac{7}{8}$	3351	0 $6\frac{7}{8}$	..	..	112710
September, „	115652	6884	1 $2\frac{1}{4}$	2883	0 $5\frac{5}{8}$	..	..	123631
December, „	128432	7035	1 $1\frac{5}{8}$	3966	0 $7\frac{3}{8}$	..	..	113899
March, 1898	117725	6890	1 2	4160	0 $8\frac{3}{8}$	..	..	114161
June, „	117285	6820	1 $1\frac{5}{8}$	4678	0 $9\frac{1}{2}$	..	..	115119
	5984353	325396	1 1	136095	..	5564	..	..
Less Depreciation allowed, see Disposal of Profit Account, October, 1877		£4757	..	..				
„ Loss		5564		10321	..			
Leaves Net Profit		..		125774	0 5			

Note.—To December, 1883, the figures include Woollens and Ready-Mades Department.

MANCHESTER WOOLLENS AND READY-MADES DEPARTMENT.

Since publishing a separate Account in Balance Sheet.

IN YEARS TO 1890; IN QUARTERS SINCE 1890.

Year or Quarter ended.	Sales.	Expenses.		Net Profit.		Net Loss.		Stocks at end.
		Amount	Rate.	Amount	Rate.	Amount	Rate.	
Year ended:—	£	£	s. d.	£	s. d.	£	s. d.	£
December, 1884 (53 weeks)	20368	1221	1 2¾	409	0 4¾	..	..	4407
„ 1885	21210	1249	1 2½	336	0 3¾	..	..	5242
„ 1886	22173	1417	1 3½	327	0 3½	..	..	6275
„ 1887	21820	1427	1 3⅝	..	..	2	..	6112
„ 1888	23047	1547	1 4	..	..	25	0 0¼	8450
„ 1889 (53 weeks)	26813	1845	1 4½	..	..	212	0 1⅝	12277
„ 1890	26693	2095	1 6¾	..	..	1284	0 11½	11463
Quarter ended:—								
March, 1891	7896	584	1 5⅝	..	..	805	2 0½	13614
June, „	8896	613	1 4⅝	9	0 0¼	..	..	13880
September, „	7126	609	1 8½	..	..	746	2 1	17718
December, „	8028	659	1 7⅝	..	..	752	1 10⅜	19761
March, 1892	9132	758	1 7½	..	..	623	1 4¼	20913
June, „	12597	828	1 5⅜	311	0 5⅞	..	..	19944
September, „	7483	722	1 11⅛	..	..	4178	..	15501
December, „	11437	641	1 1⅜	297	0 6⅛	..	..	12958
March, 1893	12732	721	1 1½	182	0 3⅜	..	..	13362
June, „	14133	741	1 0½	358	0 6	..	..	10760
September, „	9969	746	1 0¾	..	..	145	0 3⅜	13888
December, „	12685	759	1 2¼	87	0 1⅝	..	..	13166
March, 1894	14276	814	1 1⅝	..	..	18	0 0¼	14239
June, „	17681	818	0 11	857	0 11⅝	..	..	9403
September, „	11151	826	1 5⅜	184	0 3⅝	..	..	13498
December, „	14520	911	1 3	..	..	392	0 5⅜	13655
March, 1895	17034	970	1 1⅝	210	0 2⅞	..	..	15189
June, „	23802	1035	0 10⅜	954	0 9¼	..	..	11622
September, „ (14 weeks)	15600	1028	1 3¾	88	0 1⅛	..	..	16168
December, „	19137	1122	1 2	830	0 10⅜	..	..	15608
March, 1896	24664	1218	0 11⅜	323	0 3⅛	..	..	18666
June, „	29459	1201	0 9¾	1298	0 10½	..	..	14936
September, „	20756	1302	1 3	718	0 8½	..	..	18457
December, „	25714	1310	1 0½	320	0 2⅞	..	..	18479
March, 1897	29392	1642	1 1⅝	147	0 1⅜	..	..	26105
June, „	40602	1600	0 9⅜	1499	0 8⅞	..	..	17882
September, „	21194	1594	1 6	718	0 8½	..	..	25473
December, „	22014	1546	1 4⅜	..	..	267	0 2⅞	24444
March, 1898	28820	1737	1 2⅝	..	..	193	0 1½	27652
June, „	38378	1844	0 11½	2563	1 4	..	..	21993
	698432	41730	1 2¼	13025	..	9582	..	..
Less Loss				9582	..			
Leaves Net Profit				3443	0 1⅛			

Note.—To June, 1895, inclusive, the figures include Broughton Clothing Factory, now separately stated in Productive Accounts.

MANCHESTER BOOT AND SHOE TRADE.

Since commencing to keep a separate Account.

IN YEARS TO 1890; IN QUARTERS SINCE 1890.

Year or Quarter ended.	Sales.	Expenses.		Net Profit.		Net Loss.		Stocks at end.
		Amount	Rate.	Amount	Rate.	Amount	Rate.	
Year ended:—	£	£	s. d.	£	s. d.	£	s. d.	£
January, 1874 (1 quarter)	5506	204	0 $8\frac{3}{4}$	1	..	..	..	4715
„ 1875	37257	1129	0 $7\frac{1}{4}$	748	0 $4\frac{3}{4}$	..	..	5197
„ 1876	53885	1326	0 $5\frac{1}{4}$	775	0 $3\frac{3}{4}$	..	..	7711
„ 1877 (53 weeks)	57307	1811	0 $7\frac{1}{2}$	586	0 $2\frac{3}{8}$	..	..	6082
„ 1878	58304	1975	0 $8\frac{1}{4}$	786	0 $3\frac{1}{4}$	..	..	7935
„ 1879	59327	2192	0 $8\frac{3}{4}$	767	0 3	..	..	10242
December, 1879 (50 weeks)	55270	2135	0 $9\frac{1}{4}$	752	0 $3\frac{1}{4}$	..	..	10964
„ 1880	62139	2387	0 $9\frac{5}{8}$	755	0 $2\frac{5}{8}$	..	..	11484
„ 1881	71382	2492	0 $8\frac{3}{4}$	842	0 $2\frac{3}{4}$	..	..	11377
„ 1882	76101	2583	0 $8\frac{1}{2}$	1246	0 $3\frac{5}{8}$	..	..	12564
„ 1883	86056	2882	0 8	1261	0 $3\frac{1}{4}$	..	..	12938
„ 1884 (53 weeks)	99694	3150	0 $7\frac{1}{4}$	1586	0 $3\frac{3}{4}$	..	..	16567
„ 1885	106755	3596	0 8	1395	0 $3\frac{1}{4}$	..	..	16074
„ 1886	121432	3772	0 $7\frac{3}{8}$	2767	0 $5\frac{3}{8}$	..	..	16578
„ 1887	126099	4070	0 $7\frac{3}{8}$	3083	0 $5\frac{1}{4}$	..	..	19727
„ 1888	139188	4864	0 $8\frac{3}{4}$	2940	0 5	..	..	22680
„ 1889 (53 weeks)	163002	5491	0 8	3772	0 $5\frac{1}{2}$	..	..	24057
„ 1890	188530	5983	0 $7\frac{1}{2}$	4957	0 $6\frac{1}{4}$	..	..	32095
Quarter ended:—								
March, 1891	56667	1780	0 $7\frac{1}{2}$	663	0 $2\frac{3}{4}$	..	..	41852
June, „	59897	1842	0 $7\frac{3}{8}$	1628	0 $6\frac{1}{2}$	..	..	37391
September, „	50425	1757	0 $8\frac{1}{4}$	1282	0 6	..	..	39962
December, „	51191	1815	0 $8\frac{1}{2}$	1385	0 $6\frac{3}{8}$	..	..	36875
March, 1892	56859	2238	0 $9\frac{3}{8}$	680	0 $2\frac{1}{4}$	..	..	44703
June, „	73503	2523	0 $8\frac{1}{2}$	1286	0 $4\frac{1}{2}$	..	..	44749
September, „	49268	2237	0 $10\frac{1}{4}$	541	0 $2\frac{3}{8}$	..	..	52322
December, „	53467	2324	0 $10\frac{3}{8}$	537	0 $2\frac{3}{8}$	..	..	52169
March, 1893	58886	2502	0 $10\frac{1}{2}$	868	0 $3\frac{1}{4}$	..	..	60513
June, „	66922	2529	0 9	1078	0 $3\frac{3}{4}$	..	..	59015
September, „	45530	2355	1 $0\frac{3}{4}$	378	0 $1\frac{5}{8}$	..	..	54570
December, „	51159	2533	0 $11\frac{5}{8}$	493	0 $2\frac{1}{4}$	..	..	50864
March, 1894	59475	2753	0 11	451	0 $1\frac{3}{4}$	..	..	60588
June, „	68977	2758	0 $9\frac{1}{2}$	1303	0 $4\frac{1}{2}$	..	..	60079
September, „	49635	2581	1 $0\frac{3}{4}$	368	0 $1\frac{3}{4}$	..	..	58483
December, „	54474	2567	0 $11\frac{1}{4}$	354	0 $1\frac{1}{2}$	..	..	56515
March, 1895	64234	2733	0 $10\frac{1}{8}$	835	0 3	..	..	58151
June, „	81333	2843	0 $8\frac{3}{4}$	1791	0 $5\frac{1}{4}$	..	..	52650
September, „ (14 weeks)	60915	2788	0 $10\frac{5}{8}$	1239	0 $4\frac{5}{8}$	..	..	55506
December „	62484	2573	0 $9\frac{5}{8}$	1797	0 $6\frac{7}{8}$	..	..	56302
March, 1896	73216	2854	0 $9\frac{1}{2}$	2176	0 $7\frac{1}{8}$	..	..	66193
June, „	83108	2927	0 $8\frac{3}{4}$	2910	0 $8\frac{3}{8}$	..	..	59946
September, „	57289	2672	0 $11\frac{1}{2}$	..	..	327	0 $1\frac{1}{4}$	59734
December, „	68276	2754	0 $9\frac{3}{8}$	1233	0 $4\frac{1}{4}$	..	..	52161
March, 1897	70688	2931	0 10	1179	0 4	..	..	61443
June, „	86649	3008	0 $8\frac{1}{4}$	2079	0 $5\frac{3}{4}$	..	..	55454
September, „	59396	2853	0 $11\frac{1}{2}$	918	0 $3\frac{3}{8}$	..	..	61682
December, „	62837	3008	0 $11\frac{3}{8}$	586	0 $2\frac{1}{4}$	..	..	59341
March, 1898	66228	2895	0 $10\frac{1}{4}$	1262	0 $4\frac{1}{2}$	..	..	71967
June, „	83604	3134	0 $8\frac{3}{4}$	2131	0 6	..	..	62341
	3453826	129139	0 $8\frac{7}{8}$	62450	..	327	..	..
				Less Loss		327	..	
				Leaves Net Profit		62123	0 $4\frac{1}{4}$	

MANCHESTER FURNISHING TRADE.

Since commencing to keep a separate Account.

IN YEARS TO 1890; IN QUARTERS SINCE 1890.

Year or Quarter ended.	Sales.	Expenses.		Net Profit.		Net Loss.		Stocks at end
		Amount	Rate.	Amount	Rate.	Amount	Rate.	
Year ended:—	£	£	s. d.	£	s. d.	£	s. d.	£
January, 1877 (27 weeks)	5944	405	1 $4\frac{3}{8}$	..	..	52	0 2	2571
„ 1878	15464	984	1 $3\frac{1}{2}$	65	0 1	..	..	2286
„ 1879	17374	1185	1 $4\frac{1}{4}$	140	0 $1\frac{7}{8}$	..	..	2421
December, 1879 (50 weeks)	18361	1108	1 $2\frac{3}{8}$	60	0 $0\frac{3}{4}$	..	..	3524
„ 1880	24243	1317	1 1	404	0 4	..	..	4307
„ 1881	24844	1293	1 $0\frac{1}{2}$	171	0 $1\frac{5}{8}$	..	..	3971
„ 1882	29021	1515	1 $0\frac{1}{2}$	219	0 $1\frac{3}{4}$	..	..	3630
„ 1883	34804	1878	1 $0\frac{7}{8}$	423	0 $2\frac{7}{8}$	..	..	4274
„ 1884 (53 weeks)	44311	2253	1 0	673	0 $3\frac{3}{4}$	..	..	5433
„ 1885	51238	2415	0 $11\frac{1}{4}$	893	0 $4\frac{1}{8}$	..	..	5817
„ 1886	62340	2657	0 $10\frac{5}{8}$	1129	0 $4\frac{1}{4}$	..	..	6041
„ 1887	72932	3497	0 $11\frac{1}{4}$	946	0 3	..	..	9497
„ 1888	85484	4755	1 $1\frac{1}{4}$	546	0 $1\frac{1}{2}$	..	..	8548
„ 1889 (53 weeks)	96163	4952	1 $0\frac{1}{4}$	1436	0 $3\frac{1}{2}$	..	..	9770
„ 1890	122661	5389	0 $10\frac{1}{2}$	2351	0 $4\frac{7}{8}$	..	..	12930
Quarter ended:—								
March, 1891	32981	1500	0 $10\frac{7}{8}$	360	0 $2\frac{5}{8}$	..	..	13513
June, „	32471	1482	0 $10\frac{5}{8}$	399	0 $2\frac{7}{8}$	..	..	14285
September, „	33398	1466	0 $10\frac{1}{2}$	396	0 $2\frac{3}{4}$	..	..	12812
December, „	38256	1545	0 $9\frac{5}{8}$	893	0 $5\frac{1}{2}$	..	..	12567
March, 1892	33409	1747	1 $0\frac{1}{2}$	..	..	26	0 $0\frac{1}{8}$	13557
June, „	37473	2036	1 1	296	0 $1\frac{7}{8}$	..	..	13883
September, „	31686	1866	1 $2\frac{1}{8}$	..	..	41	0 $0\frac{1}{4}$	12592
December, „	40418	1910	0 $11\frac{1}{4}$	90	0 $0\frac{1}{2}$	..	..	13455
March, 1893	35083	1902	1 1	9	..	..	..	15263
June, „	38061	1968	1 $0\frac{3}{4}$	91	0 $0\frac{1}{2}$	..	..	16252
September, „	31710	1960	1 $2\frac{3}{8}$	6	..	..	..	15593
December, „	37674	2163	1 $1\frac{3}{4}$	238	0 $1\frac{1}{2}$	..	..	17683
March, 1894	37572	2188	1 $1\frac{5}{8}$	..	..	37	0 $0\frac{1}{8}$	18184
June, „	40834	2277	1 $1\frac{5}{8}$	171	0 1	..	..	18078
September, „	40139	2319	1 $1\frac{3}{4}$	295	0 $1\frac{3}{4}$	..	..	18287
December, „	49176	2441	0 $11\frac{7}{8}$	992	0 $4\frac{3}{4}$	..	..	21775
March, 1895	40945	2471	1 $2\frac{3}{8}$	..	..	95	0 $0\frac{1}{2}$	23380
June, „	47758	2529	1 $0\frac{5}{8}$	468	0 $2\frac{1}{4}$	..	..	23109
September, „ (14 weeks)	46622	2671	1 $1\frac{5}{8}$	723	0 $3\frac{3}{8}$	..	..	16664
December, „	56137	2689	0 $11\frac{5}{8}$	1359	0 $5\frac{3}{4}$	..	..	19574
March, 1896	51743	2688	1 $0\frac{3}{4}$	802	0 $3\frac{3}{8}$	..	..	19369
June, „	56949	2742	0 $11\frac{7}{8}$	1218	$5\frac{1}{4}$	..	..	19985
September, „	52401	2757	1 $0\frac{5}{8}$	557	0 $2\frac{1}{2}$	..	..	19893
December, „	67039	2974	0 $10\frac{5}{8}$	1667	0 $5\frac{7}{8}$	..	..	19972
March, 1897	57997	3078	1 $0\frac{3}{8}$	347	0 $1\frac{5}{8}$	..	..	20942
June, „	65822	3141	0 $11\frac{3}{4}$	1347	0 $4\frac{7}{8}$	..	..	22492
September, „	55214	3071	1 $1\frac{1}{4}$	313	0 $1\frac{1}{4}$	..	..	22962
December, „	66803	3277	0 $11\frac{3}{4}$	861	0 3	..	..	22500
March, 1898	56369	3173	1 $1\frac{1}{4}$	268	0 $1\frac{1}{4}$	..	..	22311
June, „	64374	3253	1 $0\frac{7}{8}$	991	0 $3\frac{3}{8}$	..	..	23254
	2081698	106887	1 $0\frac{1}{4}$	24613	..	251	..	..
		Less Loss		251	..			
		Leaves Net Profit		24362	0 $2\frac{3}{4}$			

Note.—From March quarter, 1893, to June quarter, 1895, inclusive, the results and Stocks include Broughton Cabinet Works.

NEWCASTLE BRANCH GROCERY AND PROVISION TRADE.

Since commencing to keep a separate Account.

IN YEARS TO 1890; IN QUARTERS SINCE 1890.

Year or Quarter ended.	Sales.	Expenses.		Net Profit.		Net Loss.		Stocks at end.
		Amount	Rate.	Amount	Rate.	Amount	Rate.	
Year ended:—	£	£	s. d.	£	s. d.	£	s. d.	£
January, 1877 (53 weeks)	529244	7727	0 3½	4531	0 2	..	..	34591
„ 1878	541783	8213	0 3⅝	4139	0 1¾	..	..	28996
„ 1879	457597	7402	0 3⅝	3168	0 1⅜	..	..	22789
December, 1879 (50 weeks)	465108	6823	0 3½	7234	0 3⅝	..	..	49145
„ 1880	588664	7868	0 3¼	4636	0 1⅝	..	..	44398
„ 1881	703337	8921	0 3	9296	0 3⅛	..	..	54648
„ 1882	795007	10098	0 3	8741	0 2⅝	..	..	65330
„ 1883	871597	10785	0 2⅞	10476	0 2¾	..	..	55152
„ 1884 (53 weeks)	930803	11395	0 2⅞	12451	0 3⅛	..	..	65158
„ 1885	936542	12075	0 3	14422	0 3⅝	..	..	53546
„ 1886	949878	12321	0 3	18794	0 4⅝	..	..	71265
„ 1887	966148	14220	0 3½	11026	0 2⅝	..	..	59632
„ 1888	1027528	14125	0 3¼	19143	0 4⅝	..	..	65838
„ 1889 (53 weeks)	1100451	14947	0 3¼	18421	0 4	..	..	55671
„ 1890	1173876	15147	0 3	26496	0 5⅝	..	..	42136
Quarter ended:—								
March, 1891	305909	4063	0 3½	7047	0 5½	..	..	44873
June, „	336379	4125	0 2¾	8605	0 6¼	..	..	35243
September, „	377646	4234	0 2⅝	8594	0 5⅜	..	..	49564
December, „	411915	4522	0 2⅝	7234	0 4½	..	..	54737
March, 1892	373558	4570	0 2⅝	7644	0 4⅝	..	..	58340
June, „	343857	4566	0 3⅜	6817	0 4⅜	..	..	54424
September, „	404503	4713	0 2¾	11377	0 6¾	..	..	50504
December, „	442203	5137	0 2¾	11232	0 6	..	..	60431
March, 1893	372236	5685	0 3⅜	9233	0 5⅞	..	..	52253
June, „	377646	5378	0 3⅜	8323	0 5¼	..	..	52913
September, „	404646	5378	0 3⅜	5087	0 3	..	..	57550
December, „	434726	5904	0 3¼	7356	0 4	..	..	57932
March, 1894	366593	5524	0 3½	4648	0 3	..	..	54983
June, „	366300	5474	0 3½	6278	0 4	..	..	42221
September, „	370457	5506	0 3½	8903	0 5⅜	..	..	51679
December, „	417788	5784	0 3¼	5002	0 2¾	..	..	48910
March, 1895	366270	5609	0 3⅝	6899	0 4½	..	..	45779
June, „	396302	5813	0 3¼	7440	0 4⅞	..	..	42263
September, „ (14 weeks)	438437	6161	0 3¼	8730	0 4⅝	..	..	57142
December, „	454002	5905	0 3⅛	9262	0 4⅝	..	..	46719
March, 1896	418791	6141	0 3½	10067	0 5¾	..	..	55506
June, „	418527	6032	0 3⅜	6555	0 3¾	..	..	47185
September, „	439780	7166	0 3¾	7725	0 4¼	..	..	52782
December, „	504031	7507	0 3½	10139	0 4⅜	..	..	66589
March, 1897	444427	7933	0 4¼	7257	0 3⅝	..	..	53964
June, „	447756	7743	0 4⅛	7022	0 3¾	..	..	54705
September, „	489459	7807	0 3⅝	7468	0 3⅞	..	..	65692
December, „	548141	8654	0 3¾	7745	0 3⅞	..	..	59741
March, 1898	496422	8634	0 4⅓	9120	0 4⅝	..	..	56836
June, „	489795	8095	0 3⅝	7367	0 3½	..	..	50456
	24496165	341920	0 3¼	409150	0 4	..	..	..

NEWCASTLE BRANCH DRAPERY TRADE.

Since commencing to keep a separate Account.

IN YEARS TO 1890; IN QUARTERS SINCE 1890.

Year or Quarter ended.	Sales.	Expenses.		Net Profit.		Stocks at end.
		Amount.	Rate.	Amount.	Rate.	
Year ended:—	£	£	s. d.	£	s. d.	£
January, 1877 (53 weeks) ..	39896	1728	0 10 3/8	796	0 4 3/4	11525
„ 1878	49559	2211	0 10 5/8	999	0 4 3/4	11635
„ 1879	44161	2159	0 11 5/8	612	0 3 1/2	10463
December, 1879 (50 weeks) ..	44674	2153	0 11 1/2	871	0 4 5/8	11590
„ 1880	55979	2494	0 10 7/8	2206	0 9 1/2	16171
„ 1881	69081	2656	0 9 1/8	2339	0 8 1/4	16075
„ 1882	84457	2975	0 8 3/8	3656	0 10 3/8	15754
„ 1883	99354	3387	0 8 1/8	4499	0 10 3/4	16594
„ 1884 (53 weeks) ..	118345	3983	0 8	4503	0 9 1/4	18906
„ 1885	142701	4598	0 7 5/8	6906	0 11 1/2	24084
„ 1886	152433	5342	0 8 3/8	7562	0 11 7/8	28645
„ 1887	144713	5868	0 9 3/8	5845	0 9 3/8	25537
„ 1888	161974	5973	0 8 7/8	6373	0 9 3/4	30177
„ 1889 (53 weeks) ..	185443	6515	0 8 3/8	7600	0 9 3/4	32799
„ 1890	232360	6850	0 7	10588	0 10 1/8	33216
Quarter ended:—						
March, 1891	64660	1861	0 6 7/8	3102	0 11 1/2	35463
June, „	61882	1848	0 7 1/2	3255	1 0 1/2	34561
September, „	56368	1833	0 7 3/4	2111	0 8 7/8	38584
December, „	68556	1958	0 6 3/4	2418	0 8 3/8	35964
March, 1892	56448	1956	0 8 1/4	1949	0 8 1/4	42429
June, „	50808	1841	0 8 7/8	2019	0 9 1/2	31215
September, „	59924	1866	0 7 3/4	3015	1 0	34938
December, „	73823	2133	0 6 7/8	2748	0 8 7/8	36570
March, 1893	61141	2220	0 8 7/8	2026	0 10 3/8	43565
June, „	66823	2469	0 8 7/8	2963	0 7 1/4	38860
September, „	58113	2351	0 9 3/8	2070	0 8 1/4	45957
December, „	73880	2533	0 8 3/8	2770	0 8 7/8	40770
March, 1894	70916	2433	0 8 1/4	2826	0 9 1/2	37927
June, „	74709	2405	0 7 3/8	3279	0 10 1/2	35508
September, „	65897	2342	0 8 1/4	2808	0 10 1/2	45042
December, „	82408	2550	0 7 3/8	3728	0 10 3/4	40826
March, 1895	67954	2471	0 8 3/8	2473	0 8 5/8	45238
June, „	83208	2527	0 7 1/4	4360	1 0 1/2	36154
September, „ (14 weeks)....	70999	2550	0 8 1/8	3184	0 10 3/4	43772
December „	83287	2537	0 7 1/4	4152	0 11 7/8	48961
March, 1896	78185	2715	0 8 1/4	2822	0 8 3/8	54261
June, „	88553	2639	0 7 1/8	4681	1 0 5/8	45377
September, „	76473	2708	0 8 3/8	3003	0 9 3/8	54731
December, „	94463	2897	0 7 1/2	3402	0 8 3/8	53110
March, 1897	90788	3264	0 8 7/8	4051	0 10 5/8	58550
June, „	107270	3500	0 7 3/8	6289	1 2	56074
September, „	82900	3447	0 9 1/8	2809	0 8 1/2	66367
December, „	95796	3613	0 9	4525	0 11 1/4	63508
March, 1898	93121	3749	0 9 5/8	4060	0 10 3/8	63320
June, „	105979	3616	0 8 1/8	6023	1 1 5/8	57089
	3890462	135724	0 8 1/2	164276	0 10 1/4	..

NEWCASTLE BRANCH BOOT AND SHOE TRADE.

Since commencing to keep a separate Account.

IN YEARS TO 1890; IN QUARTERS SINCE 1890.

Year or Quarter ended.	Sales.	Expenses.		Net Profit.		Loss.		Stocks at end.
		Amount	Rate.	Amount	Rate.	Amount	Rate.	
Year ended:—	£	£	s. d.	£	s. d.	£	s. d.	£
January, 1877 (53 weeks)	25379	649	0 6⅛	406	0 3¾	..	..	1505
„ 1878.....	28425	760	0 6¾	690	0 5¼	..	..	2242
„ 1879.....	28375	880	0 7⅜	310	0 2⅝	..	..	3179
December, 1879 (50 weeks)	27708	935	0 8	357	0 3	..	..	4681
„ 1880.....	34968	1276	0 8¾	649	0 4⅜	..	..	5971
„ 1881.....	42991	1307	0 7⅛	938	0 5⅛	..	..	4645
„ 1882.....	54487	1527	0 6⅝	1336	0 5⅝	..	..	6561
„ 1883.....	65501	1955	0 7⅛	1890	0 6⅝	..	..	5817
„ 1884 (53 weeks)	75054	2408	0 7⅝	1917	0 6⅛	..	..	8266
„ 1885.....	89117	2783	0 7⅝	2195	0 5⅞	..	..	11319
„ 1886.....	97148	3646	0 9	1619	0 4	..	..	13442
„ 1887.....	91029	3929	0 10¼	1173	0 3	..	..	13974
„ 1888.....	101272	3978	0 9¾	1547	0 3⅝	..	..	14483
„ 1889 (53 weeks)	90528	3570	0 9¼	1236	0 3¼	..	..	12463
„ 1890.....	113149	3753	0 7⅝	2299	0 4⅛	..	..	11870
Quarter ended:—								
March, 1891.....	32032	957	0 7⅛	591	0 4⅜	..	..	14834
June, „	33249	983	0 7	887	0 6⅜	..	..	15129
September, „	31857	981	0 7⅜	784	0 5⅝	..	..	14706
December, „	27569	950	0 8½	865	0 7½	..	..	12628
March, 1892.....	28781	987	0 8½	..	..	6	..	14524
June, „	29330	990	0 8	651	0 5½	..	..	15712
September, „	33516	1006	0 7½	1046	0 7⅜	..	..	17056
December, „	33857	1081	0 7⅝	940	0 6⅝	..	..	15567
March, 1893.....	33312	1273	0 9½	436	0 3⅛	..	..	21670
June, „	33330	1217	0 8¾	574	0 4½	..	..	26127
September, „	28399	1182	0 9⅝	552	0 4⅝	..	..	22419
December, „	32429	1221	0 9	594	0 4⅜	..	..	18139
March, 1894.....	32180	1166	0 8⅝	592	0 4⅜	..	..	17184
June, „	34624	1187	0 8½	472	0 3½	..	..	17558
September, „	32421	1134	0 8⅝	638	0 4⅞	..	..	19059
December, „	32189	1214	0 9	543	0 4	..	..	17770
March, 1895.....	29370	1172	0 9½	290	0 2¼	..	..	19041
June, „	39716	1271	0 7⅝	860	0 5½	..	..	18604
September, „ (14 weeks)	33923	1212	0 8½	1345	0 9½	..	..	22122
December, „	36744	1259	0 8½	1366	0 8⅞	..	..	20680
March, 1896.....	34451	1229	0 8⅝	673	0 4⅝	..	..	21558
June, „	36535	1165	0 7⅝	959	0 6½	..	..	21758
September, „	34988	1217	0 8½	993	0 6¾	..	..	19973
December, „	40421	1215	0 7½	1324	0 7¾	..	..	20059
March, 1897.....	36972	1294	0 8¾	517	0 3½	..	..	23739
June, „	41839	1487	0 8½	966	0 5½	..	..	21099
September, „	35197	1432	0 9¾	630	0 4¼	..	..	22539
December, „	37266	1525	0 9¾	648	0 4⅝	..	..	20171
March, 1898.....	36305	1481	0 9⅝	321	0 2	..	..	20848
June, „	43474	1526	0 8¾	823	0 4½	..	..	22449
	1992016	69370	0 8¼	40442	..	6	..	..
				Less Loss.....		6	..	
				Leaves Net Profit.....		40436	0 4¾	

Note.—To December, 1888, the figures include Furnishing Department.

NEWCASTLE BRANCH FURNISHING TRADE.

Since commencing to keep a separate Account.

IN YEARS TO 1890; IN QUARTERS SINCE 1890.

Year or Quarter ended.	Sales.	Expenses.		Net Profit.		Net Loss.		Stocks at end.
		Amount	Rate.	Amount	Rate.	Amount	Rate.	
Year ended:—	£	£	s. d.	£	s. d.	£	s. d.	£
December, 1889 (53 weeks)	49078	2736	1 1 3/8	..	..	112	0 0 1/2	6636
„ 1890	89409	3551	0 9 1/2	2499	0 6 5/8	..	..	10474
Quarter ended:—								
March, 1891	22761	967	0 10 1/8	260	0 2 6/8	..	..	11415
June, „	28616	1077	0 9	1020	0 8 1/2	..	..	12518
September, „	21526	1038	0 11 1/2	278	0 3	..	..	12367
December, „	26338	1138	0 10 1/4	620	0 5 5/8	..	..	12002
March, 1892	18068	1020	1 1 1/4	..	..	51	0 0 5/8	12184
June, „	16604	996	1 2 3/8	150	0 2 1/4	..	..	11854
September, „	20914	1011	0 11 1/4	386	0 4 3/8	..	..	10787
December, „	26379	1160	0 10 1/4	739	0 6 6/8	..	..	11833
March, 1893	17382	1172	1 4 1/8	..	..	225	0 3	12515
June, „	23182	1481	1 3 1/4	340	0 3 1/2	..	..	12964
September, „	18962	1397	1 5 3/8	..	..	150	0 1 7/8	13285
December, „	27397	1617	1 2 1/8	190	0 1 6/8	..	..	13261
March, 1894	22279	1407	1 3 1/4	562	0 6	..	..	13560
June, „	28800	1598	1 1 1/4	639	0 5 1/4	..	..	13782
September, „	23335	1459	1 3	..	..	50	0 0 1/2	13190
December, „	31931	1642	1 0 1/4	454	0 3 3/8	..	..	13377
March, 1895	21003	1511	1 5 1/4	..	..	301	0 3 3/8	14896
June, „	30574	1682	1 1 5/8	616	0 4 3/4	..	..	14474
September, „ (14 weeks)	27566	1663	1 2 3/8	370	0 3 1/4	..	..	14956
December, „	32290	1671	1 0 3/8	386	0 2 3/4	..	..	16120
March, 1896	27152	1731	1 3 1/4	491	0 4 1/4	..	..	17407
June, „	33866	1735	1 0 1/4	943	0 6 5/8	..	..	17884
September, „	31807	1808	1 1 3/8	9	..	..	..	17877
December, „	38021	1795	0 11 1/4	906	0 5 5/8	..	..	18974
March, 1897	33046	1762	1 0 1/2	881	0 6 3/8	..	..	19905
June, „	40127	1956	0 11 5/8	853	0 5	..	..	20409
September, „	35102	2011	1 1 3/8	24	0 0 1/4	..	..	21964
December, „	41451	2257	1 1	1007	0 5 3/4	..	..	20746
March, 1898	33750	2207	1 3 5/8	330	0 2 1/4	..	..	21571
June, „	41259	2261	1 1 1/8	1186	0 6 7/8	..	..	22370
	979975	52517	1 0 3/4	16139	..	889	..	..
		Less Loss		889	..			
		Leaves Net Profit		15250	0 3 5/8			

LONDON BRANCH GROCERY TRADE.

Since commencing to keep a separate Account.

IN YEARS TO 1890; IN QUARTERS SINCE 1890.

Year or Quarter ended.	Sales.	Expenses.		Net Profit.		Stocks at end.
		Amount.	Rate.	Amount.	Rate.	
Year ended:—	£	£	s. d.	£	s. d.	£
January, 1875 (3 quarters)..	72385	1542	0 5⅛	567	0 1⅞	7315
„ 1876.....	130752	2365	0 4⅝	1584	0 2⅝	7219
„ 1877 (53 weeks) ..	184879	3026	0 3⅞	4182	0 5⅜	12668
„ 1878.....	210415	3283	0 3⅜	2320	0 2⅜	10511
„ 1879.....	216314	3381	0 3⅜	2388	0 2⅝	8489
December, 1879 (50 weeks) ..	232660	3570	0 3⅝	5239	0 5⅜	13594
„ 1880.....	274965	4066	0 3½	3559	0 3¼	20789
„ 1881.....	289748	5310	0 4⅝	2149	0 1⅞	7394
„ 1882.....	296767	5001	0 4	3776	0 3	10636
„ 1883.....	337753	5441	0 3⅞	4630	0 3½	13282
„ 1884 (53 weeks) ..	375963	6233	0 4	5062	0 3¼	18869
„ 1885.....	445876	7485	0 4	9101	0 4⅝	24256
„ 1886.....	527904	8463	0 3⅞	9719	0 4⅜	24739
„ 1887.....	652882	11336	0 4⅛	8839	0 3½	47319
„ 1888.....	739279	14028	0 4¾	9877	0 3	41562
„ 1889 (53 weeks) ..	848378	15176	0 4¼	10667	0 3	44017
„ 1890.....	893470	17020	0 4½	12668	0 3⅝	57347
Quarter ended:—						
March, 1891	245815	4956	0 4¾	3153	0 3	49228
June, „	256359	5078	0 4¾	3163	0 2⅞	46274
September, „	287105	5084	0 4¼	1517	0 1⅜	56994
December, „	333519	5792	0 4¼	3605	0 2¾	75578
March, 1892	281030	5827	0 4⅝	4927	0 4⅝	64499
June, „	285441	5827	0 4⅝	1789	0 1⅜	49482
September, „	302238	5825	0 4⅝	2251	0 1¾	60193
December, „	337740	6311	0 4¾	4566	0 3½	73398
March, 1893	281378	5990	0 5	4625	0 3⅝	63075
June, „	286482	6132	0 5⅛	2756	0 2⅛	51981
September, „	316274	6345	0 4¾	loss 429	0 0⅛	55916
December, „	343360	6688	0 4⅝	4616	0 3⅛	64854
March, 1894	285481	6538	0 5⅛	4122	0 3⅜	52674
June, „	278433	6405	0 5⅛	2083	0 1⅝	43702
September, „	318253	6451	0 4⅝	3623	0 2⅞	53783
December, „	354205	7232	0 4⅞	5761	0 3⅞	54454
March, 1895	287697	6917	0 5⅜	5258	0 4⅜	40798
June, „	305080	6790	0 5¼	5096	0 4	35098
September, „ (14 weeks)....	356941	7296	0 4⅝	5008	0 3½	53564
December, „	382327	7587	0 4¾	7077	0 4⅝	45828
March, 1896	337266	7395	0 5¼	7052	0 5	43993
June, „	341050	7579	0 5½	3617	0 2½	37480
September, „	379477	7876	0 4⅝	5207	0 3½	48884
December, „	433394	8589	0 4¾	7463	0 4¾	61833
March, 1897	363346	9049	0 5⅝	5644	0 3⅝	48183
June, „	383048	8976	0 5⅛	3683	0 2¼	46407
September, „	417762	9264	0 5½	5377	0 3	69753
December, „	467376	10216	0 5½	5380	0 2¾	75265
March, 1898	395028	9662	0 5¾	6110	0 3⅝	60607
June, „	402451	9294	0 5½	5669	0 3⅜	51312
	16775746	329697	0 4⅝	225596	0 3⅛	..

LONDON BRANCH DRAPERY & WOOLLENS TRADE.

Since commencing to keep a separate Account.

IN YEARS TO 1890; IN QUARTERS SINCE 1890.

Year or Quarter ended.	Sales.			Expenses.		Amount.			Stocks at end.
	Drapery and Woolln's	Boots and Shoes.	Total.	Amount	Rate.	Profit	Loss.	Rate.	
Year ended:—	£	£	£	£	s. d.	£	£	s. d.	£
December, 1880 (2 q'rters)	1657	6500	8157	312	0 9½	36	..	0 1	3805
„ 1881	12558	13448	26006	1268	0 11⅝	149	..	0 1⅜	7054
„ 1882	16936	15629	32565	1636	1 0	312	..	0 2½	9524
„ 1883	21754	17983	39737	2412	1 2½	286	..	0 1¾	10011
„ 1884 (53 weeks)	29003	19826	48829	2807	1 1¾	532	..	0 2⅝	9977
„ 1885	40448	22324	62772	3554	1 1½	684	..	0 2½	11502
„ 1886	53749	26090	79839	4529	1 1½	776	..	0 2¼	13713
„ 1887	63224	19191	82415	5530	1 4	..	191	0 0½	14967
„ 1888	77888	..	77888	6901	1 9½	..	1513	0 4⅝	19484
„ 1889 (53 weeks)	61455	..	61455	6050	1 11½	..	2959	0 11½	18189
„ 1890	67084	..	67084	5317	1 7	..	1902	0 6¾	12607
Quarter ended:—									
March, 1891	18244	..	18244	1378	1 6½	..	138	0 1⅜	16268
June, „	18717	..	18717	1437	1 6⅝	..	322	0 4	15276
September, „	17994	..	17994	1434	1 7⅝	103	..	0 1⅜	20145
December, „	23628	..	23628	1503	1 3½	350	..	0 3½	18030
March, 1892	19094	..	19094	1680	1 9	..	360	0 4½	22996
June, „	22580	..	22580	1633	1 5½	9	..	..	19052
September, „	18706	..	18706	1596	1 8⅝	..	136	0 1⅜	21207
December, „	25421	..	25421	1700	1 4	350	..	0 3½	19147
March, 1893	21041	..	21041	1711	1 7½	..	269	0 3	23054
June, „	20851	..	20851	1763	1 8½	..	86	0 0⅝	20415
September, „	17206	..	17206	1596	1 10½	..	283	0 3⅜	23123
December, „	24008	..	24008	1655	1 4½	185	..	0 1⅜	20367
March, 1894	19615	..	19615	1656	1 8½	..	81	0 0⅝	21853
June, „	23393	..	23393	1707	1 5½	119	..	0 1⅜	19081
September, „	18959	..	18959	1668	1 9	..	230	0 2⅝	19280
December „	27585	..	27585	1766	1 3½	433	..	0 3¾	18486
March, 1895	20707	..	20707	1763	1 8⅝	..	195	0 2½	18805
June, „	24475	..	24475	1820	1 5⅝	529	..	0 5⅜	17201
September, „ (14 weeks)	24131	..	24131	1917	1 7	93	..	0 0⅝	19799
December, „	32648	..	32648	2048	1 3	444	..	0 3½	21859
March, 1896	30293	..	30293	2244	1 5⅜	606	..	0 4¾	28660
June, „	33108	..	33108	2401	1 5⅝	551	..	0 3⅝	25072
September, „	28676	..	28676	2471	1 8½	..	171	0 1⅜	29078
December, „	36912	..	36912	2453	1 3⅞	442	..	0 2¾	28547
March, 1897	30896	..	30896	2599	1 8⅛	66	..	0 0½	32176
June, „	36417	..	36417	2616	1 5⅛	491	..	0 3⅛	26989
September, „	30944	..	30944	2675	1 8⅛	79	..	0 0½	31660
December, „	40046	..	40046	2903	1 5⅝	266	..	0 1	29245
March, 1898	33565	..	33565	3095	1 10⅝	327	..	0 2¼	35086
June, „	34314	..	34314	2905	1 8½	793	..	0 5½	30718
	1219930	140991	1360921	100109	1 5⅝	9011	8836	..	..
				Less Loss		8836	..	..	
				Leaves Net Profit		175	..	..	

Note.—To September, 1887, and March, 1889, Boot and Shoe and Furnishing figures included respectively.

LONDON BRANCH BOOT AND SHOE TRADE.

Since commencing to keep a separate Account.

IN YEARS TO 1890; IN QUARTERS SINCE 1890.

Year or Quarter ended.	Sales.	Expenses.		Net Profit.		Net Loss.		Stocks at end.
		Amount	Rate.	Amount	Rate.	Amount	Rate.	
Year ended:—	£	£	s. d.	£	s. d.	£	s. d.	£
December, 1887 (13 weeks)	7155	323	0 10¾	..	..	47	0 1½	3891
„ 1888	30103	1593	1 0⅝	89	0 0⅝	..	..	4884
„ 1889 (53 weeks)	32653	1791	1 1⅛	..	..	55	0 0¾	6305
„ 1890	35527	1933	1 1	165	0 1	..	..	6051
Quarter ended:—								
March, 1891	8866	556	1 3	..	..	57	0 1½	6509
June, „	10440	590	1 1½	..	..	45	0 1	7281
September, „	10833	584	1 0⅞	65	0 1⅜	..	..	7231
December, „	11110	587	1 0⅝	61	0 1¼	..	..	7337
March, 1892	9183	658	1 5½	..	..	182	0 4¾	8043
June, „	12742	682	1 0¾	30	0 0½	..	..	7193
September, „	11362	758	1 4	..	..	130	0 2¾	11296
December, „	13157	880	1 4	..	..	284	0 5⅞	12194
March, 1893	10676	883	1 7¾	..	..	248	0 5½	14094
June, „	12507	857	1 4⅜	..	..	193	0 3⅝	13849
September, „	11048	785	1 5	..	..	204	0 4¾	11781
December, „	11726	790	1 4½	..	..	87	0 1¾	10718
March, 1894	10932	775	1 5	..	..	257	0 5⅝	10256
June, „	13799	792	1 1⅜	23	0 0⅜	..	..	10810
September, „	12614	797	1 3⅛	..	..	92	0 1⅝	10184
December, „	14775	855	1 1⅝	..	..	90	0 1⅝	10730
March, 1895	11344	836	1 5⅜	..	..	412	0 8⅝	10880
June, „	15560	919	1 2⅜	305	0 4⅝	..	..	12011
September, „ (14 weeks)	14184	886	1 2¼	636	0 10¾	..	..	11165
December, „	16116	880	1 1	148	0 2⅛	..	..	11182
March, 1896	15188	905	1 2¼	50	0 0¾	..	..	12255
June, „	16606	985	1 2⅛	316	0 4¼	..	..	12066
September, „	16009	991	1 2¾	97	0 1⅜	..	..	12135
December, „	18698	949	1 0⅛	489	0 6¼	..	..	13380
March, 1897	15582	1029	1 3¼	..	..	307	0 4⅝	13283
June, „	19797	1083	1 1⅜	266	0 3⅜	..	..	13915
September, „	15679	1147	1 5½	..	..	160	0 2⅜	16491
December, „	16470	1132	1 4½	27	0 0⅜	..	..	16340
March, 1898	13785	1150	1 8	..	..	194	0 3¼	14492
June, „	17603	1127	1 3¼	17	0 0⅛	..	..	13930
	513829	31488	1 2⅝	2784	..	3044	..	..
Less Profit				..	..	2784		
Leaves Net Loss				..	..	260	..	

LONDON BRANCH FURNISHING TRADE.

Since commencing to keep a separate Account.

IN YEARS TO 1890; IN QUARTERS SINCE 1890.

Year or Quarter ended.	Sales.	Expenses.		Net Profit.		Net Loss.		Stocks at end.
		Amount	Rate.	Amount	Rate.	Amount	Rate.	
Year ended:—	£	£	s. d.	£	s. d.	£	s. d.	£
December, 1889 (40 weeks)	22084	1805	1 $7\frac{1}{2}$	..	..	333	0 $3\frac{1}{2}$	4526
„ 1890	31873	2682	1 $8\frac{1}{8}$	..	..	619	0 $4\frac{5}{8}$	3957
Quarter ended:—								
March, 1891	10064	779	1 $6\frac{1}{2}$	..	..	78	0 $1\frac{3}{4}$	4613
June, „	9700	779	1 $7\frac{1}{4}$	..	..	85	0 2	4526
September, „	9137	746	1 $7\frac{1}{2}$	..	..	170	0 $4\frac{3}{8}$	4785
December, „	12082	752	1 $2\frac{5}{8}$	15	0 $0\frac{1}{4}$	..	..	4693
March, 1892	9441	812	1 $8\frac{3}{4}$	..	..	42	0 1	5296
June, „	10944	876	1 $7\frac{1}{8}$	65	0 $1\frac{3}{8}$	..	..	5468
September, „	9719	865	1 $9\frac{1}{4}$	..	..	103	0 $2\frac{1}{2}$	5532
December, „	10912	936	1 $8\frac{3}{4}$	..	..	116	0 $2\frac{3}{4}$	5761
March, 1893	9509	929	1 $11\frac{3}{8}$	..	..	269	0 $6\frac{3}{4}$	6513
June, „	9985	893	1 $9\frac{3}{4}$	..	..	92	0 $2\frac{1}{4}$	6667
September, „	8588	859	2 0	..	..	249	0 $6\frac{7}{8}$	6920
December, „	10265	895	1 $8\frac{7}{8}$	..	..	37	0 $0\frac{3}{4}$	7362
March, 1894	10168	857	1 $8\frac{1}{2}$	51	0 $1\frac{1}{8}$	..	..	8010
June, „	10491	961	1 $9\frac{7}{8}$	..	..	138	0 $3\frac{1}{8}$	8970
September, „	9562	893	1 $10\frac{3}{8}$	..	..	194	0 $4\frac{3}{4}$	8648
December, „	11323	940	1 $7\frac{5}{8}$	..	..	80	0 $1\frac{5}{8}$	8201
March, 1895	9430	987	2 1	..	..	137	0 $3\frac{3}{8}$	8865
June, „	11831	987	1 8	133	0 $2\frac{5}{8}$	..	..	8295
September, „ (14 weeks)	11503	1009	1 9	..	..	312	0 $6\frac{1}{2}$	7930
December, „	14271	1059	1 $5\frac{3}{4}$	183	0 3	..	..	8604
March, 1896	13441	1052	1 $6\frac{3}{4}$	81	0 $1\frac{3}{8}$	..	..	8753
June, „	15286	1113	1 $5\frac{5}{8}$	271	0 $4\frac{1}{8}$	..	..	9625
September, „	13490	1147	1 $8\frac{1}{4}$	..	..	317	0 $5\frac{5}{8}$	10017
December, „	19468	1322	1 $4\frac{1}{2}$	100	0 $1\frac{1}{8}$	..	..	10672
March, 1897	15952	1361	1 $8\frac{5}{8}$	..	..	20	0 $0\frac{1}{4}$	12895
June, „	19437	1397	1 $5\frac{7}{8}$	..	..	404	0 $4\frac{1}{8}$	13130
September, „	16077	1460	1 $9\frac{1}{4}$	..	..	629	0 $9\frac{3}{8}$	12656
December, „	18836	1442	1 $6\frac{3}{4}$	..	..	2114	2 $2\frac{5}{8}$	10917
March, 1898	15961	1415	1 $9\frac{1}{4}$	32	0 $0\frac{3}{8}$	..	..	11263
June, „	17175	1490	1 $8\frac{3}{4}$	..	..	141	0 $1\frac{7}{8}$	11113
	428005	35500	1 $7\frac{7}{8}$	931	..	6679	..	..
		Less Profit				931	..	
		Leaves Net Loss				5748	0 $3\frac{1}{8}$	

LEEDS CLOTHING DEPARTMENT.

Since Commencing.

IN YEARS TO 1890; IN QUARTERS SINCE 1890.

Year or Quarter ended.	Net Supplies.	Expenses.				Net Profit.		Net Loss.		Stocks at end.
		Sundry.	Depreciation.	Interest.	Total.	Amount.	Rate.	Amount.	Rate.	
Year ended:—	£	£	£	£	£	£	s. d.	£	s. d.	£
December, 1888 (1 quarter)	318	392	13	8	413	..	..	182	11 5½	320
„ 1889 (53 weeks)	4132	2833	58	49	2940	..	..	812	3 11⅛	495
„ 1890	6202	3189	78	71	3338	..	..	131	0 5	1316
Quarter ended:—										
March, 1891	3417	1530	33	28	1591	38	0 2⅝	..	..	1199
June, „	2381	1427	33	30	1490	123	1 0⅜	..	..	1923
September, „	3344	1551	35	34	1620	343	2 0½	..	..	2123
December, „	3787	1425	34	29	1488	183	0 11½	..	..	1498
March, 1892	4311	2134	35	31	2200	383	1 9½	..	..	2033
June, „	3816	1938	38	32	2008	128	0 8	..	..	1993
September, „	2695	1770	38	36	1844	..	..	24	0 2⅛	2397
December, „	3654	2083	37	32	2152	153	0 10	..	..	2274
March, 1893	5741	2583	34	34	2651	419	1 5½	..	..	1825
June, „	4443	2556	35	30	2621	54	0 2⅞	..	..	1959
September, „	5173	2545	35	31	2611	429	1 7⅝	..	..	1687
December, „	2765	2162	35	32	2229	161	1 1⅝	..	..	2898
March, 1894	7619	3492	37	36	3565	463	1 2½	..	..	2034
June, „	6604	3645	38	26	3709	598	1 9⅝	..	..	2139
September, „	5490	2927	40	34	3001	570	2 0⅜	..	..	2297
December, „	4574	2865	40	31	2936	121	0 6½	..	..	2662
March, 1895	7702	4475	81	67	4623	351	0 10⅞	..	..	2927
June, „	8466	4617	81	60	4758	404	0 11⅜	..	..	2547
September, „ (14 weeks)	7598	4255	82	68	4405	457	1 2⅜	..	..	2645
December, „	4389	3732	82	59	3873	309	1 4⅞	..	..	5276
March, 1896	9879	5064	82	70	5216	..	..	174	0 6⅜	3898
June, „	10165	5217	82	57	5356	218	0 5½	..	..	2792
September, „	7514	4493	82	62	4637	249	0 7⅜	..	..	3349
December, „	6830	4563	87	58	4708	531	1 6⅜	..	..	5102
June, 1897 (half year)	24529	11428	217	145	11790	1749	1 5	..	..	3543
December, „ „	13200	9280	289	187	9756	1003	1 6½	..	..	6680
June, 1898 „	20573	9954	300	187	10441	1097	1 0¼	..	..	3152
	201920	110125	2191	1654	113970	10584	..	1323	..	..
					Less Loss	1323	..			
					Leaves Net Profit	9211	0 10⅞			

CRUMPSALL BISCUIT

Since commencing to

IN YEARS TO 1890; IN

Year or Quarter ended.	Net Supplies.	Production.	Expenses.			
			Sundry.	Depreciation.	Interest.	Total.
Year ended:—	£	£	£	£	£	£
January, 1874 (1 quarter)	2987	2878	604	60	87	751
„ 1875	13189	13124	2190	323	495	3008
„ 1876	13664	13392	2515	324	371	3210
„ 1877 (53 weeks)	15866	16065	3282	398	441	4121
„ 1878	18018	18126	2672	444	500	3616
„ 1879	17553	17289	2798	481	481	3760
December, 1879 (50 weeks)	16623	16454	2852	532	447	3831
„ 1880	19153	19069	2985	572	429	3986
„ 1881	20122	20274	3056	576	429	4061
„ 1882	21632	21578	3095	578	401	4074
„ 1883	21897	21712	3228	589	408	4225
„ 1884 (53 weeks)	21549	21565	3841	665	430	4936
„ 1885	21479	21830	4794	786	454	6034
„ 1886	23534	22885	5815	897	529	7241
„ 1887	28314	29100	6371	1278	745	8394
„ 1888	32079	32155	6616	1364	862	8842
„ 1889 (53 weeks)	42081	42836	7483	1375	929	9787
„ 1890	51916	54197	9431	1394	957	11782
Quarter ended:—						
March, 1891	14526	14346	2476	348	261	3085
June, „	15122	12262	2720	422	296	3438
September, „	21160	24594	3421	503	380	4304
December, „	17753	19740	3257	505	375	4137
March, 1892	15174	14749	3231	506	420	4157
June, „	14880	11629	3065	510	394	3969
September, „	20023	31647	3959	511	452	4922
December, „	20620	17555	3401	511	462	4374
March, 1893	19893	14001	3044	511	436	3991
June, „	19517	17759	3337	514	385	4236
September, „	24309	37197	4252	514	450	5216
December, „	22440	15574	3745	518	437	4700
March, 1894	23343	16512	3685	557	437	4679
June, „	17964	13666	3599	557	377	4533
September, „	31134	42665	4733	557	407	5697
December, „	23664	23668	4070	557	444	5071
March, 1895	23592	18011	3832	558	436	4826
June, „	21919	15798	4030	559	375	4964
September, „ (14 weeks)	31607	40337	5305	559	430	6294
December, „	23135	24325	4256	563	394	5213
March, 1896	26731	20496	4300	564	389	5253
June, „	25767	18396	4167	565	296	5028
*September „	16441	14552	3501	467	215	4183
December, „	14023	13394	3467	454	191	4112
March, 1897	12394	12109	3533	462	207	4202
September, „ (half year)	29029	31809	8383	944	424	9751
March, 1898 „	31016	31661	8291	1345	662	10298
	97882	972981	182688	27777	19827	230292
June, „ (quarter)	19068	..	4133	719	345	5197
	997900	972981	186821	28496	20172	235489

* Note.—Dry Soap and Preserves transferred to Irlam and Middleton respectively.

WORKS TRADE.

keep a separate Account.

QUARTERS SINCE 1890.

Year or Quarter ended.	Rate on Production.		Net Profit.		Net Loss.		Stocks at end.
	Per cent.	Per £.	Amount	Rate per £.	Amount	Rate per £.	
Year ended:—	£ s. d.	s. d.	£	s. d.	£	s. d.	£
January, 1874 (1 quarter)	26 1 10	5 2½	15	0 1¼	..	..	1678
„ 1875	22 18 5	4 7	228	0 4⅝	..	..	2029
„ 1876	23 19 5	4 9½	712	1 0⅜	..	..	1538
„ 1877 (53 weeks)	25 13 0	5 1½	630	0 9⅜	..	..	2867
„ 1878	19 18 11	3 11⅞	514	0 6¾	..	..	2961
„ 1879	21 15 0	4 4½	1518	1 9	..	..	2506
December, 1879 (50 weeks)	23 5 8	4 7⅝	1004	1 2⅝	..	..	2335
„ 1880	20 18 1	4 2⅝	983	1 0½	..	..	1793
„ 1881	20 0 7	4 0	887	0 10½	..	..	2105
„ 1882	18 17 7	3 9¼	1498	1 4⅜	..	..	1703
„ 1883	19 9 2	3 10⅝	2081	1 11	..	..	1896
„ 1884 (53 weeks)	22 17 9	4 6⅝	2030	1 10½	..	..	2129
„ 1885	27 12 9	5 6½	1491	1 4⅜	..	..	3534
„ 1886	31 12 9⅜	6 3⅛	..	..	61	0 0½	4207
„ 1887	28 16 10¼	5 9⅝	..	..	3	..	5518
„ 1888	27 9 11½	5 5⅝	..	..	222	0 1⅝	7633
„ 1889 (53 weeks)	22 16 11⅝	4 6¼	1274	0 7½	..	..	9411
„ 1890	21 14 9⅜	4 4⅛	39	0 0⅝	..	..	12712
Quarter ended:—							
March, 1891	21 10 1	4 3½	769	1 0⅝	..	..	12575
June, „	28 0 9	5 7¼	672	0 10⅝	..	..	12621
September, „	17 10 0	3 6	220	0 2⅛	..	..	19472
December, „	20 19 1¾	4 7½	1620	1 9⅛	..	..	22353
March, 1892	28 3 8⅜	5 7⅝	1512	1 11⅞	..	..	19633
June, „	34 2 7½	6 9⅛	..	..	178	0 2⅞	19042
September, „	15 11 0⅝	3 1⅞	693	0 8½	..	..	31512
December, „	24 18 3¾	4 11¾	458	0 5½	..	..	28264
March, 1893	28 10 1⅝	5 8⅜	800	0 9⅜	..	..	22855
June, „	23 17 0⅞	4 9½	281	0 3⅜	..	..	21623
September, „	14 0 5⅜	2 9⅝	1348	1 1¼	..	..	34095
December, „	30 3 6¾	6 0⅜	..	..	28	0 0¼	25454
March, 1894	28 6 8¾	5 8	763	0 7¾	..	..	17859
June, „	33 3 4	6 7½	729	0 9⅜	..	..	17399
September, „	13 7 0⅝	2 8	3001	1 11⅛	..	..	26252
December, „	21 8 6⅜	4 3⅜	1816	1 6⅜	..	..	26409
March, 1895	26 15 10⅜	5 4⅞	1944	1 7⅞	..	..	20469
June, „	31 8 5⅛	6 3⅜	1177	1 0⅜	..	..	15611
September, „ (14 weeks)	15 12 0¾	3 1⅝	4083	2 7	..	..	27682
December, „	21 8 7¼	4 3⅜	1810	1 6¾	..	..	28905
March, 1896	25 12 7	5 1½	671	0 6	..	..	20252
June, „	27 6 7⅝	5 5⅛	967	0 9	..	..	11252
*September, „	28 14 10¾	5 8⅞	1080	1 3¾	..	..	7081
December, „	30 14 0	6 1⅝	57	0 0⅝	..	..	7715
March, 1897	34 14 0¼	6 11¼	..	..	595	0 11½	9624
September, „ (half year)	30 13 1½	6 1½	49	0 0⅜	..	..	12924
March, 1898 „	32 10 6⅛	6 6	..	..	1425	0 11	13293
	23 13 4⅜	4 8¾	38912	0 9½	2512	..	..
June, „ (quarter) .	..	(Stock	not tak	en.)	..	..	†13879
	..	..	..	..	..	..	..

† Amount required to balance account.

LEICESTER BOOT AND

Since commencing to

IN YEARS TO 1890; IN

Year or Quarter ended.	Net Supplies.	Production.	Expenses.			
			Sundry.	Depreciation.	Interest.	Total.
Year ended:—	£	£	£	£	£	£
January, 1874 (1 quarter)	3422	5190	1281	6	29	1316
„ 1875	29456	38684	10047	36	342	10425
„ 1876	53687	53702	16936	124	543	17603
„ 1877 (53 weeks)	62205	60104	20631	246	780	21657
„ 1878	71140	67603	23357	416	1023	24796
„ 1879	73881	72939	25902	424	998	27324
December, 1879 (50 weeks)	77476	77746	28016	417	945	29378
„ 1880	84655	84429	29866	444	1241	31551
„ 1881	87607	89150	32682	448	1087	34217
„ 1882	99098	99517	36388	495	1113	37996
„ 1883	91986	90214	33868	511	1040	35419
„ 1884 (53 weeks)	107166	106333	39237	838	1267	41342
„ 1885	109464	107806	39846	1077	1315	42238
„ 1886	122463	122703	44731	1104	1244	47079
„ 1887	126417	124324	45895	1120	1230	48245
„ 1888	143488	139955	53206	1124	1381	55711
„ 1889 (53 weeks)	172267	175712	65998	1236	1633	68867
„ 1890	206499	220763	81461	1140	2134	84735
Quarter ended:—						
March, 1891	72088	63995	24294	248	687	25229
June, „	64294	59885	23034	249	645	23928
September, „	57530	55491	21329	249	663	22241
December, „	41498	51487	20693	249	684	21626
March, 1892	63457	61229	22467	791	976	24234
June, „	71332	75562	27737	991	1058	29786
September, „	68769	71494	28825	959	1092	30876
December, „	52558	84098	30782	1014	1238	33034
June, 1893 (2 quart'rs)	159833	132940	54024	2289	2881	59194
December, „ „	83463	89370	36717	2350	2752	41819
March, 1894	71373	63209	24971	1182	1393	27546
June, „	81597	74587	28292	1207	1290	30789
September, „	54346	50974	21366	1212	1310	23888
December, „	50722	66658	25589	1220	1285	28094
March, 1895	69745	64692	26480	1227	1422	29129
June, „	85413	73515	28154	1253	1370	30777
September, „ (14 weeks)	64867	64536	26294	1289	1468	29051
December, „	51542	66187	24875	1290	1277	27442
March, 1896	85167	79948	29063	1326	1311	31700
June, „	78011	63901	26444	1342	1278	29064
September, „	59937	53830	22491	1342	1330	25163
December, „	59918	68852	27157	1354	1318	29829
June, 1897 (half year)	172495	169307	62254	2763	2501	67518
December „ „	124890	147019	56716	2784	2582	62082
June, 1898 „	164583	137540	54960	2786	2613	60359
	3731805	3727130	1404356	44172	55769	1504297

SHOE WORKS TRADE.

keep a separate Account.

QUARTERS SINCE 1890.

Year or Quarter ended.	Rate on Production.		Net Profit.		Net Loss.		Stocks at end.
	Per cent.	Per £.	Amount	Rate.	Amount	Rate.	
Year ended:—	£ s. d.	s. d.	£	s. d.	£	s. d.	£
January, 1874 (1 quarter)	25 6 8	5 0¾	..	..	8	0 0½	2579
„ 1875	26 18 11	5 4⅝	584	0 3⅝	..	..	6465
„ 1876	32 15 6	6 6⅜	912	0 4	..	..	9186
„ 1877 (53 weeks)	36 0 6	7 2⅜	886	0 3¼	..	..	14131
„ 1878	36 13 6	7 4	211	0 0¾	..	..	12922
„ 1879	37 9 9	7 6	1575	0 5⅛	..	..	14515
December, 1879 (50 weeks)	37 15 8	7 6⅝	1645	0 5	..	..	24733
„ 1880	37 7 4	7 5⅜	..	..	309	0 0⅞	15772
„ 1881	38 8 8	7 8	452	0 1⅜	..	..	15594
„ 1882	38 3 5	7 7½	1649	0 3½	..	..	14192
„ 1883	39 5 2	7 10½	190	0 0½	..	..	10384
„ 1884 (53 weeks)	38 17 7	7 9¼	3261	0 7⅝	..	..	17800
„ 1885	39 3 7	7 10	3078	0 6⅞	..	..	15752
„ 1886	38 7 4⅜	7 8	6059	0 11¾	..	..	17738
„ 1887	38 16 1⅜	7 9½	6344	1 0	..	..	19116
„ 1888	39 16 1½	7 11½	6453	0 10¾	..	..	22496
„ 1889 (53 weeks)	39 3 10½	7 10	8347	0 11⅝	..	..	33265
„ 1890	38 7 7¼	7 8	8743	0 10⅛	..	..	61935
Quarter ended:—							
March, 1891	39 8 5½	7 10½	1201	0 3⅞	..	..	52523
June, „	39 19 1½	7 11⅞	1812	0 6¾	..	..	55257
September, „	40 1 7¼	8 0⅛	755	0 3⅛	..	..	57056
December, „	42 0 0⅝	8 4⅜	..	..	1174	0 6¾	62980
March, 1892	39 11 8⅝	7 10⅝	..	..	1131	0 4¼	56163
June, „	39 8 4⅝	7 10½	4119	1 1¾	..	..	55554
September, „	43 3 8⅜	8 7⅝	..	..	92	0 0¼	64317
December, „	39 5 7¼	7 10½	2065	0 9⅜	..	..	97381
June, 1893 (2 quart'rs)	44 10 6⅝	8 10¾	5624	0 8⅝	..	..	77716
December, „ „	46 15 10¼	9 4¼	..	..	6895	1 7¾	83812
March, 1894	43 11 7	8 8½	1501	0 5	..	..	77828
June, „	41 5 7⅛	8 3	4404	1 0⅞	..	..	68833
September, „	46 17 3⅛	9 4⅜	850	0 3¼	..	..	70000
December, „	42 2 11⅛	8 5⅛	2819	1 1⅛	..	..	92078
March, 1895	45 0 6½	9 0	2590	0 8⅞	..	..	85337
June, „	41 17 3½	8 4⅜	4280	1 0	..	..	76550
September, „ (14 weeks)	45 0 3⅝	9 0	365	0 1¼	..	..	89206
December, „	41 9 10⅝	8 3½	1254	0 5⅜	..	..	101621
March, 1896	39 13 0¼	7 11⅛	2258	0 6¼	..	..	89440
June, „	45 9 7⅝	9 1⅛	1939	0 5⅛	..	..	95079
September „	46 14 10⅜	9 4⅛	1422	0 5⅜	..	..	91618
December, „	42 6 5⅛	8 7¼	903	0 3⅛	..	..	97588
June, 1897 (half year)	39 17 6⅞	7 11⅝	6645	0 9⅞	..	..	82064
December, „ „	42 4 6½	8 5¼	2222	0 4¼	..	..	115125
June, 1898 „	43 17 8¼	8 9½	3214	0 4⅝	..	..	77560
	40 7 2½	8 0¾	102631	..	9609	..	...
Less Loss			9609	..			
Leaves Net Profit			93022	0 5⅞			

HECKMONDWIKE BOOT, SHOE,

Since commencing to

IN YEARS TO 1890;

Year or Quarter ended.	Net Supplies.	Production.	Expenses.			
			Sundry.	Depreciation.	Interest.	Total.
Year ended:—	£	£	£	£	£	£
December, 1880 (2 quart'rs)	3060	3438	1057	16	30	1103
„ 1881	11151	11417	3592	57	157	3806
„ 1882	14602	15454	5041	66	183	5290
„ 1883	16661	16377	5435	68	222	5725
„ 1884 (53 weeks)	18215	18138	5924	94	220	6238
„ 1885	22666	23811	7832	176	256	8264
„ 1886	22231	23418	7867	267	405	8539
„ 1887	22519	19641	7110	313	380	7803
„ 1888	29307	22998	9371	488	588	10447
„ 1889 (53 weeks)	29815	22899	9155	602	687	10444
„ 1890	35135	28064	11036	719	797	12552
Quarter ended:—						
March, 1891	11088	8572	3519	186	195	3900
June, „	7363	7954	3257	186	218	3661
September, „	9778	8699	3329	188	247	3764
December, „	14690	9628	3798	188	212	4198
March, 1892	11233	9009	3629	188	217	4034
June, „	9206	9412	3490	191	227	3908
September, „	10255	9386	3518	200	250	3968
December, „	15504	11540	4518	205	232	4955
March, 1893	12008	10413	4430	227	257	4914
June, „	6678	8720	3685	231	290	4206
September, „	8268	8561	3502	232	312	4046
December, „	13725	8737	3639	241	295	4175
March, 1894	11951	7332	3613	238	303	4154
June, „	7382	8415	3644	260	316	4220
September, „	12018	9392	3985	260	317	4562
December, „	15492	11425	4744	261	281	5286
March, 1895	12533	10615	4480	265	305	5050
June, „	9750	9253	3941	265	316	4522
September, „ (14 weeks)	13219	11476	4956	266	345	5567
December, „	17209	14055	5195	274	273	5742
March 1896	13288	10392	4910	275	276	5461
June, „	8836	6391	3488	280	296	4064
September, „	12504	9872	4801	292	294	5387
December, „	17218	12746	5535	292	274	6101
March, 1897	14111	12535	5881	296	283	6460
September, „ (half year)	22891	19716	8756	776	595	10127
March, 1898 „	24841	24113	9692	937	623	11252
	568401	494014	195355	10566	11974	217895
June, 1898 (quarter)	7325	..	3748	489	347	4584
	575726	494014	199103	11055	12321	222479

AND CURRYING TRADE.

keep a separate Account.

IN QUARTERS SINCE 1890.

Year or Quarter ended.	Rate on Production. Per cent.	Rate on Production. Per £.	Net Profit. Amount	Net Profit. Rate.	Net Loss. Amount	Net Loss. Rate.	Stocks at end.
Year ended:—	£ s. d.	s. d.	£	s. d.	£	s. d.	£
December, 1880 (2 quart'rs)	32 1 7	6 $4\frac{7}{8}$	..	..	181	1 $0\frac{5}{8}$	2473
„ 1881	33 6 8	6 8	..	..	608	1 $0\frac{3}{4}$	2238
„ 1882	34 4 8	6 $10\frac{1}{8}$	..	..	163	0 $2\frac{1}{2}$	4016
„ 1883	34 19 $1\frac{7}{8}$	6 $11\frac{5}{8}$	294	0 $4\frac{1}{2}$	..	..	3950
„ 1884 (53 weeks)	34 7 10	6 $10\frac{1}{2}$	287	0 $3\frac{1}{4}$	..	..	3506
„ 1885	34 14 1	6 $11\frac{1}{4}$	261	0 $2\frac{3}{4}$	..	..	5314
„ 1886	36 9 $3\frac{1}{8}$	7 $3\frac{1}{2}$	375	0 4	..	..	6869
„ 1887	37 10 $3\frac{5}{8}$	7 6	237	0 $2\frac{1}{2}$	..	..	5382
„ 1888	35 3 $10\frac{5}{8}$	7 $0\frac{3}{8}$	1021	0 $8\frac{1}{4}$	..	..	10863
„ 1889 (53 weeks)	35 10 $8\frac{3}{8}$	7 $1\frac{1}{4}$	1922	1 $3\frac{3}{8}$	..	..	10280
„ 1890	34 15 $9\frac{1}{8}$	6 $11\frac{3}{8}$	1398	0 $9\frac{1}{2}$	..	..	
Quarter ended:—							
March, 1891	36 2 $4\frac{1}{8}$	7 $2\frac{5}{8}$	631	1 $1\frac{5}{8}$	..	..	10903
June, „	36 18 $8\frac{7}{8}$	7 $4\frac{3}{8}$	246	0 8	..	..	16012
September, „	35 3 $0\frac{1}{4}$	7 $0\frac{1}{8}$	881	1 $9\frac{1}{2}$	..	..	16164
December, „	35 2 $0\frac{5}{8}$	7 $2\frac{3}{8}$	1522	2 $0\frac{5}{8}$	..	..	14594
March, 1892	37 1 $5\frac{1}{4}$	7 5	441	0 $9\frac{3}{8}$	..	..	13021
June, „	34 7 5	6 $10\frac{3}{8}$	..	..	246	0 $6\frac{3}{8}$	15149
September, „	35 5 $8\frac{3}{4}$	7 $0\frac{5}{8}$	832	1 $7\frac{3}{8}$	..	..	17802
December, „	36 7 $2\frac{1}{2}$	7 $3\frac{1}{4}$	990	1 $3\frac{1}{4}$	..	..	15875
March, 1893	40 1 $8\frac{1}{4}$	8 $0\frac{5}{8}$	381	0 $7\frac{1}{2}$	..	..	17917
June, „	40 4 7	8 $0\frac{1}{2}$	..	..	283	0 $10\frac{1}{4}$	21145
September, „	40 2 0	8 $0\frac{1}{4}$	599	1 $5\frac{3}{8}$	..	..	22321
December, „	39 5 $7\frac{3}{8}$	7 $10\frac{1}{4}$	440	0 $7\frac{5}{8}$	..	..	19487
March, 1894	45 9 $1\frac{7}{8}$	9 1	..	..	219	0 $4\frac{3}{8}$	18938
June, „	40 14 $0\frac{1}{4}$	8 $1\frac{5}{8}$	..	..	152	0 $5\frac{1}{4}$	20560
September, „	39 18 $9\frac{1}{8}$	7 $11\frac{3}{4}$	960	1 $7\frac{1}{8}$	..	..	21350
December, „	38 7 $7\frac{3}{8}$	7 $8\frac{1}{8}$	621	0 $9\frac{1}{2}$	..	..	18260
March, 1895	40 3 $4\frac{5}{8}$	8 $0\frac{3}{8}$	..	..	119	0 $2\frac{1}{4}$	19835
June, „	39 19 $6\frac{1}{4}$	7 $11\frac{5}{8}$	968	1 $11\frac{3}{4}$	..	..	21444
September, „ (14 weeks)	39 14 $6\frac{1}{4}$	7 $11\frac{1}{4}$	..	..	167	0 3	21959
December, „	34 0 $2\frac{1}{8}$	6 $9\frac{1}{2}$	1105	1 $3\frac{3}{8}$	..	..	20711
March, 1896	43 6 $0\frac{1}{2}$	8 $7\frac{7}{8}$	..	..	1253	1 $10\frac{1}{2}$	23504
June, „	49 18 7	9 $11\frac{3}{4}$	..	..	791	1 $9\frac{3}{8}$	21100
September, „	45 16 $6\frac{3}{8}$	9 $1\frac{5}{8}$	..	..	138	0 $2\frac{5}{8}$	20901
December, „	40 17 $0\frac{3}{4}$	8 2	..	..	612	0 $8\frac{1}{2}$	17481
March, 1897	43 12 $1\frac{3}{8}$	8 $8\frac{5}{8}$	..	..	1497	2 $1\frac{3}{8}$	15858
September, „ (half year)	43 14 $1\frac{1}{2}$	8 $8\frac{7}{8}$	..	..	246	0 $2\frac{1}{2}$	16722
March, 1898 „	40 1 $1\frac{5}{8}$	8 $0\frac{1}{8}$	353	0 $3\frac{3}{8}$	..	..	16108
June, 1898 (quarter)	37 16 $7\frac{1}{8}$	7 $6\frac{3}{4}$ (Stock not taken.)	10075	0 $4\frac{1}{4}$	..	..	*20381
	..	..	..	..	..	..	..

* Amount required to balance account.

HECKMONDWIKE CURRYING SUPPLIES, &c., stated separately;

Figures included in Heckmondwike Accounts.

Since Commencing.—IN YEARS TO 1890; IN QUARTERS SINCE 1890.

Year or Quarter ended.	Supplies.	Expenses.					Profit.		Loss.		Stocks at end.
		Sundry.	Depreciation.	Interest.	Total.	Rate per £ on Supplies.	Amount.	Rate per £ on Supplies.	Amount.	Rate per £ on Supplies.	
Year ended:—	£	£	£	£	£	s. d.	£	s. d.	£	s. d.	£
December, 1887 (1 quarter)	538	391	27	17	435	16 2	55	2 0½	..	..	213
„ 1888	3362	2065	169	119	2353	13 11⅞	413	2 5⅜	..	..	687
„ 1889 (53 weeks)	3263	1937	227	143	2307	14 1⅜	..	..	201	1 2¾	306
„ 1890	4103	2361	262	166	2789	13 7⅛	390	1 10¾	..	..	399
Quarter ended:—											
March, 1891	1125	697	66	41	804	14 3½	40	0 8½	..	..	392
June, „	822	615	66	42	723	17 7	..	..	92	2 2¾	525
September, „	1144	598	66	42	706	12 4	226	3 11⅜	..	..	546
December, „	1313	614	66	42	722	10 11⅛	166	2 6¼	..	..	415
March, 1892	936	586	66	42	694	14 9⅝	..	..	73	1 6⅝	353
June, „	799	565	66	42	673	16 10½	..	..	101	2 6¼	289
September, „	909	548	66	42	656	14 5½	134	2 11¾	..	..	381
December, „	1111	651	66	42	759	13 7⅝	4	0 0¾	..	..	286
March, 1893	1048	632	66	42	740	14 1⅜	229	4 4⅛	..	..	524
June, „	685	587	68	43	698	20 4½	..	..	193	5 7½	593
September, „	1070	496	68	49	613	11 5⅜	84	1 6¾	..	..	332
December, „	992	626	68	49	743	14 11⅝	99	1 11⅛	..	..	447
March, 1894	1179	704	68	49	821	13 11	110	1 10⅜	..	..	530
June, „	1087	663	78	54	795	14 7⅜	..	..	22	0 4¾	486
September, „	1348	667	85	59	811	12 0⅜	265	3 11½	..	..	442
December, „	1017	756	85	60	901	17 3⅞	12	0 2¾	..	..	651
March, 1895	1242	641	85	60	786	12 7⅛	3	0 0½	..	..	447
June, „	1046	679	86	58	823	15 8¼	7	0 1½	..	..	488
September, „ (14 weeks)	1313	862	87	59	1008	15 4⅜	..	..	21	0 3⅜	548
December, „	1451	824	87	51	962	13 3	71	0 11⅝	..	..	355
March, 1896	1116	831	87	43	961	17 2⅝	..	..	76	1 4¼	415
June, „	1178	739	87	47	873	14 9⅜	30	0 6	..	..	326
September, „	1246	733	87	43	863	13 10½	140	2 2⅞	..	..	365
December, „	1505	765	87	42	894	11 10½	121	1 7¼	..	..	191
March, 1897	1154	866	87	41	994	17 2⅝	..	..	56	..	185
September, „ (half year)	1638	1208	203	99	1510	18 5½	..	..	136	1 7⅞	177
March, 1898 „	2015	1289	206	98	1593	15 9⅝	69	0 8½	..	..	226
	42755	26196	2988	1826	31010	14 6	1697	0 9½	..	..	..
June, 1898 (quarter)	898	683	103	49	835	18 7⅛	..	(Stock not	taken.)	..	*361
* Amount required to balance account.	43653	26879	3091	1875	31845	14 7	..	..	..	..	..

DUNSTON CORN MILL.

Since Commencing.

IN QUARTERS.

Quarter ended.	Net Supplies.	Production.	Expenses.				Rate on Production.		Net Profit.		Net Loss.		Stocks at end
			Sundry.	Depreciation.	Interest.	Total.	Per cent.	Per £.	Amount	Rate.	Amount	Rate.	
	£	£	£	£	£	£	£ s. d.	s. d.	£	s. d.	£	s. d.	£
June, 1891 (10 weeks)....	34732	36691	2175	707	688	3570	9 14 7⅛	1 11¼	801	0 5½	..	..	39000
September, „	75942	76460	3251	1448	1086	5785	7 11 3¾	1 6½	..	..	1803	0 5	34734
December, „	68009	71953	3568	1476	1259	6303	8 15 2¼	1 9	459	0 1½	..	..	72252
March, 1892	83456	83203	3899	1518	1383	6800	8 3 5⅜	1 7½	..	..	5871	1 4	57084
June, „	84665	84703	4040	1521	1239	6800	8 0 6⅝	1 7¼	..	..	12718	3 0	37373
September, „	89872	89748	3803	1584	1143	6530	7 5 6½	1 5⅝	1865	0 4⅞	..	..	28902
December, „	85271	89150	4497	1632	1147	7276	8 3 2¾	1 7½	..	..	1114	0 3⅜	46831
March, 1893	73340	74627	3846	1639	1239	6724	9 0 2⅝	1 9⅝	..	..	3507	0 11⅜	43646
June, „	76162	76018	4152	1639	1203	6994	9 4 0	1 10	..	..	1492	0 4⅜	34368
September, „	82852	84479	4950	1645	1223	7818	9 5 1	1 10½	..	..	1072	0 3	40873
December, „	79154	78734	4438	1647	1256	7341	9 6 5⅜	1 10⅜	..	..	1007	0 3	42620
March, 1894	75455	75530	4194	1647	1268	7109	9 8 2⅝	1 10½	..	..	1208	0 3⅜	40251
June, „	69008	64350	5323	1647	1216	8186	12 14 5	2 6½	..	..	5003	1 5⅜	44520
September, „	60771	57835	4981	1647	1301	7929	13 14 2¼	2 8⅞	..	..	3736	1 2¾	63226
December, „	74472	73261	5309	1648	1345	8302	11 6 7⅛	2 3⅜	288	0 0⅞	..	..	65020
March, 1895	88585	76960	4794	1653	1218	7665	9 19 2¼	1 11⅛	660	0 1⅞	..	..	32947
June, „	100936	94272	5825	1659	1243	8727	9 5 1⅜	1 10⅛	1248	0 2⅝	..	..	48039
September, „ (14 weeks)....	107439	105683	6862	1676	1459	9997	9 9 2¼	1 10⅝	622	0 1⅜	..	..	92577
December, „	111047	108979	6252	1682	1303	9237	8 9 6⅜	1 8¼	704	0 1⅓	..	..	71974
March, 1896	109573	108816	6935	1684	1148	9767	8 19 6⅜	1 9⅛	905	0 1⅝	..	..	56691
June, „	110490	108221	5832	1684	1347	8863	8 3 9¼	1 7⅝	34	..	..	..	89125
September, „	107768	106643	6432	1689	1421	9542	8 18 11⅜	1 9⅝	515	0 1⅛	..	..	94115
December, „	126249	128228	7271	1690	1189	10150	7 18 3⅜	1 6¼	3710	0 7	..	..	78073
June, 1897 (half year) ..	252609	247743	13233	3380	2511	19124	7 14 4⅜	1 6¼	..	..	6084	0 5⅜	82896
December, „ „ ..	284866	283446	14026	3383	2121	19530	6 17 9⅜	1 4⅛	792	0 0⅝	..	..	51656
June, 1898 „ ..	311640	310720	12029	3382	1985	17396	5 11 11⅜	1 1⅜	1537	0 1⅛	..	..	51076
	2824363	2796453	151917	46607	34941	233465	8 6 11⅜	1 8	14140	..	44615	..	..
									Less Profit		14140	..	
									Leaves Net Loss		30475	0 2½	

DURHAM SOAP WORKS SUPPLIES,

Since

IN YEARS TO 1895;

Year or Quarter ended.	Net Supplies.	Production.	Expenses.			
			Sundry.	Depreciation.	Interest.	Total.
Year ended:—	£	£	£	£	£	£
January, 1875 (2 quart'rs)	2099	2976	130	75	85	290
„ 1876	9264	9309	512	155	213	880
„ 1877 (53 weeks)	9549	9725	488	177	271	936
„ 1878	11098	11913	684	336	448	1468
„ 1879	11735	11169	883	345	430	1658
December, 1879 (50 weeks)	8903	9387	715	277	349	1341
„ 1880	11730	11404	781	289	323	1393
„ 1881	11871	12265	842	292	376	1510
„ 1882	12801	12504	795	292	350	1437
„ 1883	14751	15941	910	299	359	1568
„ 1884 (53 weeks)	15219	14721	849	327	343	1519
„ 1885	17911	17994	1117	320	300	1737
„ 1886	15886	15783	1623	320	252	2195
„ 1887	15280	14888	1516	320	244	2080
„ 1888	21756	22126	1916	320	269	2505
„ 1889 (53 weeks)	24643	23986	1821	328	299	2448
„ 1890	28456	28318	1800	327	255	2382
„ 1891	33432	32303	1869	173	269	2311
„ 1892	33981	32528	1842	172	268	2282
„ 1893	37900	37716	1974	173	218	2365
„ 1894	37684	35759	2118	176	263	2557
„ 1895 (53 weeks)	32165	32453	2032	179	296	2507
Quarter ended:—						
March, 1896	5706	4744	314	52	50	416
Works closed March 26th, 1896.	423820	419912	27531	5724	6530	39785

IRLAM SOAP

Since Commencing

Quarter ended.	Net Supplies.	Production.	Expenses.			
			Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£	£
September, 1895 (7 weeks)	4496	11161	796	197	186	1179
December, „	22503	21230	2801	610	470	3881
March, 1896	20319	22511	2894	664	542	4100
June, „	25609	25372	3078	675	622	4375
September, „	28616	27519	3026	681	642	4349
December, „	26548	27750	3258	710	622	4590
June, 1897 (half year)	55133	55254	7890	1505	1286	10681
December, „ „	75344	76927	10281	1797	1399	13477
June, 1898 „	77739	77276	9753	1986	1535	13274
	336307	345000	43777	8825	7304	59906

EXPENSES, PROFIT, AND STOCKS.

Commencing.

AND ONE QUARTER IN 1896.

Year or Quarter ended.	Rate on Production.		Net Profit.		Net Loss.		Stock at end
	Per cent.	Per £.	Amount.	Rate.	Amount.	Rate.	
	£ s. d.	s. d.	£	s. d.	£	s. d.	£
Year ended:—							
January, 1875 (2 quart'rs)	9 14 10	1 11½	19	0 1½	..	..	1809
„ 1876	9 9 0	1 10⅝	236	0 6	..	..	1303
„ 1877 (53 weeks)	9 12 6	1 11	191	0 4⅝	..	..	3871
„ 1878	12 6 5	2 5½	..	..	307	0 6⅛	3721
„ 1879	14 16 10	2 11⅝	..	..	670	0 2⅝	3130
December, 1879 (50 weeks)	14 5 8	2 10½	..	..	115	0 2⅞	3769
„ 1880	12 4 3	2 5½	138	0 2⅞	..	..	3571
„ 1881	12 6 2	2 5½	132	0 2½	..	..	3707
„ 1882	11 9 10	2 3½	..	..	99	0 1⅞	2628
„ 1883	9 16 8	1 11⅝	62	0 0⅞	..	..	5185
„ 1884 (53 weeks)	10 6 4	2 0¼	97	0 1⅝	..	..	3489
„ 1885	9 13 0	1 11⅛	907	1 0	..	..	4361
„ 1886	13 18 1¾	2 9⅜	741	0 11⅛	..	..	3999
„ 1887	13 19 5	2 9½	524	0 8⅛	..	..	3637
„ 1888	11 6 5½	2 3⅝	590	0 6½	..	..	5448
„ 1889 (53 weeks)	10 4 1⅜	2 0⅜	234	0 2¼	..	..	4938
„ 1890	8 8 2¾	1 8½	733	0 6⅛	..	..	5097
„ 1891	7 3 0⅛	1 5⅛	1248	0 8⅝	..	..	5694
„ 1892	7 0 3⅝	1 4½	2316	1 4½	..	..	3251
„ 1893	6 5 4⅛	1 3	2192	1 1⅝	..	..	3051
„ 1894	7 3 0⅛	1 5⅛	2366	1 3	..	..	6400
„ 1895 (53 weeks)	7 14 6	1 6½	2878	1 10⅞	..	..	3755
Quarter ended:—							
March, 1896	8 15 4½	1 9	535	1 10⅜	..	..	2046
	9 9 5⅞	1 10⅜	16139	..	1191	..	..
		Less Loss	1191	..			
Works closed March 26th, 1896.		Leaves Net Profit	14948	0 8⅜			

WORKS.

QUARTERLY ACCOUNTS.

Quarter ended.	Rate on Production.		Net Profit.		Net Loss.		Stocks at end.
	Per cent.	Per £.	Amount	Rate.	Amount	Rate.	
	£ s. d.	s. d.	£	s. d.	£	s. d.	£
September, 1895 (7 weeks)	10 11 3½	2 1½	..	..	774	3 5¼	26556
December, „	18 5 7⅜	3 7¾	1143	1 0½	..	..	30825
March, 1896	18 4 3⅛	3 7⅜	1099	1 0⅝	..	..	38007
June, „	17 4 10⅜	3 5⅜	1781	1 4⅜	..	..	39592
September, „	15 16 0⅜	3 1⅝	2362	1 7¾	..	..	42666
December, „	16 10 9⅜	3 3⅜	2580	1 11½	..	..	45747
June, 1897 (half year)	19 6 7⅜	3 10⅝	3316	1 2⅜	..	..	49000
December, „ „	17 10 4⅛	3 6	4235	1 1⅜	..	..	46347
June, 1898 „	17 3 6½	3 5⅛	4596	1 2⅜	..	..	51104
	17 7 3¼	3 5⅜	20338	1 2½	..	..	..

BATLEY WOOLLEN

Since

IN YEARS TO 1890;

Year or Quarter ended.	Net Supplies.	Production.	Expenses.			
			Sundry.	Depreciation.	Interest	Total.
Year ended:—	£	£	£	£	£	£
December, 1887	2478	8495	3720	131	164	4015
„ 1888	11590	13836	6063	297	513	6873
„ 1889 (53 weeks)	17189	12332	5705	333	534	6572
„ 1890	13069	12955	5485	363	396	6244
Quarter ended:—						
March, 1891	4002	3885	1507	96	102	1705
June, „	4342	4455	1515	100	105	1720
September, „	3973	4054	1487	100	102	1689
December, „	4701	4784	1758	100	98	1956
March, 1892	4882	4428	1580	100	99	1779
June, „	3898	3826	1453	107	96	1656
September, „	3706	3501	1322	107	98	1527
December, „	3669	4115	1444	108	97	1649
March, 1893	4863	4346	1465	112	103	1680
June, „	4270	4719	1743	118	104	1965
September, „	4205	3877	1391	119	106	1616
December, „	4175	4297	1526	119	101	1746
March, 1894	3582	3574	1302	119	101	1522
June, „	4290	4747	1466	119	106	1691
September, „	6397	5684	1703	120	103	1926
December, „	6284	6409	1668	119	97	1884
March, 1895	4942	4426	1281	119	87	1487
June, „	4551	5438	1580	119	95	1794
September, „ (14 weeks)	7345	7293	2014	119	102	2235
December, „	7188	7096	1933	119	88	2140
March, 1896	7278	7106	1886	119	84	2089
June, „	6482	6274	1635	161	111	1907
September, „	6140	6622	1850	161	107	2118
December, „	7523	8288	2359	161	115	2635
March, 1897	7217	6651	1992	168	114	2274
September, „ (half year)	20080	18288	4668	362	233	5263
March, 1898 „	15295	15794	4489	362	244	5095
	209606	211595	70990	4857	4605	80452
June, 1898 (quarter)	6174	..	2086	181	120	2387
	215780	211595	73076	5038	4725	82839

MILL SALES.

Commencing.

IN QUARTERS SINCE 1890.

Year or Quarter ended.	Rate on Production. Per cent.	Rate on Production. Per £.	Net Profit. Amount	Net Profit. Rate.	Net Loss. Amount	Net Loss. Rate.	Stocks at end.
Year ended :—	£ s. d.	s. d.	£	s. d.	£	s. d.	£
December, 1887	47 5 3⅛	9 5⅜	..	..	483	3 10¾	8061
„ 1888	49 13 5⅝	9 11⅛	..	..	1629	2 9⅝	11876
„ 1889 (53 weeks).	53 5 10¼	10 7½	..	..	3918	4 6⅝	7308
„ 1890	48 3 11⅜	9 7⅝	..	..	766	1 2	7326
Quarter ended :—							
March, 1891	43 17 8⅜	8 9¼	..	..	13	0 0¾	6888
June, „	38 12 1⅛	7 8⅝	277	1 3¼	..	..	7163
September, „	41 13 3	8 4	228	1 1¾	..	..	7391
December, „	40 17 8⅝	8 2⅛	130	0 6½	..	..	7740
March, 1892	40 2 1¼	8 0⅜	10	0 0⅜	..	..	6461
June, „	43 5 7¾	8 7¾	188	0 11½	..	..	6613
September, „	43 12 3¾	8 8⅝	51	0 3¼	..	..	6745
December, „	40 1 5⅜	8 0⅛	76	0 4⅝	..	..	7557
March, 1893	38 13 1⅜	7 8⅜	170	0 8⅜	..	..	6895
June, „	41 12 9⅜	8 3⅞	..	..	21	0 1⅛	7254
September, „	41 13 7½	8 4	..	..	8	0 0⅝	6996
December, „	40 12 8	8 1½	171	0 9¾	..	..	6943
March, 1894	42 11 8⅜	8 6⅛	..	..	85	0 5⅜	6579
June, „	35 12 5⅜	7 1⅞	200	0 11⅛	..	..	7847
September, „	33 17 8½	6 9¼	318	0 11¾	..	..	7426
December, ...	29 7 10⅝	5 10½	389	1 2¾	..	..	6353
March, 1895	33 11 11¼	6 8⅝	176	0 8½	..	..	5444
June, „	32 19 9½	6 7⅝	119	0 6⅛	..	..	7714
September, „ (14 weeks).	30 12 10⅝	6 1⅞	281	0 9⅛	..	..	7707
December, „	30 3 1⅝	6 0½	382	1 0¾	..	..	8139
March, 1896	29 7 11⅜	5 10½	295	0 9⅝	..	..	6977
June, „	30 7 10¾	6 0⅝	287	0 10½	..	..	6737
September, „	31 19 8⅜	6 4⅜	9	0 0⅞	..	..	7616
December, „	31 15 10¼	6 4¼	238	0 7½	..	..	8680
March, 1897	34 3 9⅝	6 10	247	0 8⅛	..	..	7957
September „ (half year)	28 15 6⅜	5 9	909	0 10¾	..	..	8039
March, 1898 „	32 5 2⅝	6 5⅜	827	1 0⅝	..	..	7600
June, 1898 (quarter)..	38 0 5⅛ ..	7 7¼ (Stock not taken.)	..	..	945 ..	0 1 ..	.. *10036
	..	..	..	..	..	..	..

*Amount required to balance account.

BROUGHTON CABINET WORKS.

STATEMENT SHOWING SUPPLIES, EXPENSES, STOCKS, ALSO RESULT OF WORKING,

Since Commencing.

NOTE.—These figures are included in the Manchester Furnishing Department Account up to June Quarter, 1895, inclusive, now separately stated in Productive Accounts.

QUARTER ENDED.	Supplies.	EXPENSES.				RESULT OF WORKING.		Stocks at end.
		Sundry.	Depreciation.	Interest.	Total.	Loss.	Rate per £ on Supplies.	
	£	£	£	£	£	£	s. d.	£
December, 1892 ..	..	..	..	..	..	..	..	307
March, 1893 ..	394	545	..	16	561	68	3 5⅜	1355
June, „ ..	1158	998	125	100	1223	217	3 8⅞	2431
September, „ ..	1545	1007	115	107	1229	132	1 8½	2687
December, „ ..	1302	938	109	106	1153	213	3 3¼	3360
March, 1894 ..	1417	1083	109	114	1306	201	2 10	3888
June, „ ..	1686	1281	109	118	1508	122	1 5¼	4569
September, „ ..	3095	1916	112	129	2157	97	0 7½	4808
December, „ ..	3255	1686	113	128	1927	*208	1 3¼	5343
March, 1895 ..	1745	1366	111	135	1612	311	3 6¾	5711
June, „ ..	1978	1384	104	133	1621	199	2 0⅛	5905
†September, „ ..	2368	1550	104	131	1785	*3	0 0¼	6800
December, „ ..	2480	1688	105	109	1902	*44	0 4¼	7257
March, 1896 ..	1896	1429	103	118	1650	392	4 1½	7836
June, „ ..	3025	1726	103	122	1951	168	1 1¼	7524
September, „ ..	2920	2010	103	123	2236	551	3 9¼	8212
December, „ ..	3530	2197	103	120	2420	151	0 10¼	8732
‡June, 1897 ..	5187	3572	209	259	4040	523	2 0⅛	9868
‡December, „ ..	7270	4230	256	290	4776	423	1 1⅞	9044
†June, 1898 ..	6861	4088	270	292	4650	261	0 9⅛	9246
	53112	34694	2363	2650	39707	3774	1 5	..

*Profit. †Fourteen weeks. ‡Half year.

BROUGHTON CLOTHING WORKS.

STATEMENT SHOWING SUPPLIES, EXPENSES, STOCKS, ALSO RESULT OF WORKING,

Since commencing to publish separate Accounts in the Balance Sheet.

Quarter ended.	Supplies.	Expenses.				Result of Working.		Stocks at end.
		Sundry.	Depreciation.	Interest.	Total.	Profit.	Rate per £ on Supplies.	
	£	£	£	£	£	£	s. d.	£
†September, 1895..	3668	2368	83	58	2509	64	0 $4\frac{1}{8}$	712
December, „ ..	3893	2552	88	48	2688	190	0 $11\frac{5}{8}$	1003
March, 1896..	5113	3161	92	55	3308	*185	0 $8\frac{5}{8}$	1197
June, „ ..	6315	3857	92	57	4006	237	0 9	1307
September, „ ..	5019	3278	92	58	3428	198	0 $9\frac{3}{8}$	1548
December, „ ..	5577	3486	92	56	3634	189	0 $8\frac{1}{8}$	1703
‡June, 1897..	15077	9536	260	159	9955	*60	0 $0\frac{7}{8}$	1389
‡December, „ ..	11933	8215	411	243	8869	*659	1 $1\frac{1}{4}$	3217
‡June, 1898..	16153	10487	420	274	11181	60	0 $0\frac{7}{8}$	4042
	72748	46940	1630	1008	49578	34	..	..

* Loss. † Fourteen weeks. ‡ Half year.

MANCHESTER PRINTING DEPARTMENT.

From its Commencement.

QUARTERLY ACCOUNTS.

Quarter ending	Supplies.	Expenses.					Result of Working.		Stocks at end.
		Sundry.	Depreciation.	Interest.	Total.	Rate per £ on Supplies.	Profit.	Rate per £ on Supplies.	
	£	£	£	£	£	s. d.	£	s. d.	£
†March, 1895	296	280	50	36	366	24 $8\frac{3}{4}$	*50	3 $4\frac{1}{2}$	399
‡June, „	1662	739	154	115	1008	12 $1\frac{1}{2}$	60	0 $8\frac{5}{8}$	432
§Sept., „	2284	1030	175	136	1341	11 $8\frac{7}{8}$	168	1 $5\frac{5}{8}$	666
Dec., „	3270	1342	212	128	1682	10 $3\frac{3}{8}$	297	1 $9\frac{3}{4}$	1089
March, 1896	3679	1431	228	136	1795	9 9	175	0 $11\frac{3}{8}$	783
June, „	3272	1435	241	147	1823	11 $1\frac{5}{8}$	121	0 $8\frac{3}{4}$	832
Sept., „	3887	1911	258	151	2320	11 $11\frac{5}{8}$	265	1 $4\frac{1}{4}$	1124
Dec., „	4495	2610	284	165	3059	13 $7\frac{1}{4}$	134	0 $7\frac{1}{8}$	2255
March, 1897	6297	2757	287	175	3219	10 $2\frac{5}{8}$	167	0 $6\frac{1}{4}$	1519
Sept., „	11148	4979	582	332	5893	10 $6\frac{3}{4}$	771	1 $4\frac{1}{2}$	1019
March, 1898	12787	5352	582	331	6265	9 $8\frac{3}{4}$	1264	1 $11\frac{5}{8}$	1274
	53077	23866	3053	1852	28771	10 $9\frac{3}{4}$	3372	1 $3\frac{1}{8}$	..
June, 1898	5829	2457	291	163	2911	9 $11\frac{3}{4}$	Stock	not taken	*a*297
	58906	26323	3344	2015	31682	10 9	..	..	..

* Loss. † Seven weeks. ‡ Thirteen weeks. § Fourteen weeks. ‖ Half year.
a Amount required to balance account.

LONGTON CROCKERY

Since

IN YEARS TO 1890;

Year or Quarter ended.	Supplies.			Total Expenses.	
	Selves.	Scottish.	Total.	Amount.	Rate.
Year ended:—	£	£	£	£	s. d.
December, 1886 (2 quarters)	3968	..	3968	372	1 10½
„ 1887	11925	304	12229	876	1 5½
„ 1888	14473	1072	15545	1000	1 3¾
„ 1889 (53 weeks).....	17466	1183	18649	1174	1 3
„ 1890	21792	981	22773	1644	1 5¼
Quarter ended:—					
March, 1891	6157	26	6183	425	1 4⅜
June, „	5600	..	5600	483	1 8⅜
September, „	5687	..	5687	433	1 6¼
December, „	9794	..	9794	478	0 11⅜
March, 1892	6774	..	6774	485	1 5¼
June, „	7744	..	7744	523	1 4½
September, „	7569	..	7569	473	1 2⅝
December, „	7540	..	7540	533	1 4½
March, 1893	5809	..	5809	529	1 9⅜
June, „	4977	..	4977	558	2 2⅝
September, „	5628	..	5628	503	1 9⅜
December, „	6666	..	6666	527	1 6¼
March, 1894	5564	..	5564	552	1 11⅜
June, „	6712	..	6712	544	1 7⅜
September, „	7054	..	7054	502	1 5
December, „	9058	..	9058	563	1 2⅝
March, 1895	7103	..	7103	577	1 7⅜
June, „	6677	..	6677	675	2 0¼
September, „ (14 weeks).....	8097	..	8097	707	1 8⅛
December, „	9918	..	9918	771	1 6⅜
March, 1896	7200	..	7200	755	2 1½
June, „	7356	..	7356	742	2 0⅛
September, „	10008	132	10140	718	1 4⅝
December, „	12139	66	12205	905	1 5¾
March, 1897	9154	136	9290	762	1 7⅜
June, „	13138	161	13299	948	1 5
September, „	11756	96	11852	768	1 3½
December, „	15215	70	15285	791	1 0⅜
March, 1898	10479	184	10663	802	1 6
June, „	12105	18	12123	846	1 4⅝
	318302	4429	322731	23944	1 5¾

DEPÔT TRADE, &c.,

Commencing.

IN QUARTERS SINCE 1890.

Year or Quarter ended.	Net Profit.		Net Loss.		Stocks at end.
	Amount.	Rate.	Amount.	Rate.	
Year ended:—	£	s. d.	£	s. d.	£
December, 1886 (2 quarters)	..	..	37	0 $2\frac{1}{8}$	540
„ 1887	179	0 $3\frac{1}{2}$	..	..	596
„ 1888	353	0 $5\frac{3}{8}$	..	..	1116
„ 1889 (53 weeks)	533	0 $6\frac{3}{4}$	..	..	1929
„ 1890	543	0 $5\frac{5}{8}$	..	..	3053
Quarter ended:—					
March, 1891	137	0 $5\frac{1}{4}$	..	..	3014
June, „	104	0 $4\frac{3}{8}$	..	..	2948
September, „	14	0 $0\frac{1}{2}$	..	..	2716
December, „	233	0 $5\frac{5}{8}$	..	..	2884
March, 1892	22	0 $0\frac{3}{4}$	..	..	3411
June, „	114	0 $3\frac{1}{2}$	..	..	3699
September, „	166	0 $5\frac{1}{4}$	..	..	2963
December, „	379	1 0	..	..	2868
March, 1893	58	0 $2\frac{3}{8}$	..	..	3254
June, „	..	..	59	0 $2\frac{3}{4}$	3159
September, „	88	0 $3\frac{3}{4}$	..	..	3083
December, „	252	0 9	..	..	2829
March, 1894	1	..	..	..	2973
June, „	110	0 $3\frac{7}{8}$	..	..	3195
September, „	164	0 $5\frac{1}{2}$	..	..	2899
December, „	427	0 $11\frac{1}{4}$	..	..	2518
March, 1895	207	0 $6\frac{5}{8}$	..	..	3077
June, „	148	0 $5\frac{1}{8}$	..	..	2956
September, „ (14 weeks)	65	0 $1\frac{5}{8}$	..	..	3174
December, „	325	0 $7\frac{3}{8}$	..	..	3306
March, 1896	48	0 $1\frac{1}{2}$	..	..	3933
June, „	..	..	41	0 $1\frac{1}{4}$	4112
September, „	138	0 $3\frac{1}{4}$	..	..	3648
December, „	327	0 $6\frac{3}{4}$	..	..	3605
March, 1897	..	..	15	0 $0\frac{3}{8}$	4046
June, „	194	0 $3\frac{1}{2}$	..	..	4244
September, „	..	..	5	..	4452
December, „	482	0 $7\frac{1}{2}$	..	..	4216
March, 1898	42	0 $0\frac{7}{8}$	..	..	3733
June, „	63	0 $1\frac{1}{8}$	..	..	3813
	5916	..	157	..	..
Less Loss	157	..			
Leaves Net Profit	5759	0 $4\frac{1}{4}$			

MIDDLETON PRESERVE

EXPENSES, RESULTS, AND STOCKS

Quarter ended	Net Supplies.	Production.	Expenses.			
			Sundry.	Depreciation.	Interest	Total.
	£	£	£	£	£	£
September, 1896	18033	32917	3774	371	274	4419
December, „	18990	14695	2284	518	411	3213
March, 1897	19869	16588	2647	529	391	3567
September, 1897 (half year)	54503	68974	9681	1167	925	11773
March, 1898 (half year)	65923	58188	7200	1312	1258	9770
	177128	191362	25586	3897	3259	32742
June, 1898 (quarter)	22639	..	3707	710	594	5011
	199767	..	29293	4607	3853	37753

WEST HARTLEPOOL

SUPPLIES, EXPENSES, RESULTS, AND

Quarter ended	Net Supplies.	Expenses.			
		Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£
June, 1896 (11 weeks)	6527	327	130	133	590
September, 1896	8338	341	190	207	738
December, „	13950	436	190	131	757
June, 1897 (half year)	30440	1148	380	284	1812
December, 1897 (half year)	35435	1768	380	266	2414
June, 1898 (half year)	35839	994	384	391	1769
	130529	5014	1654	1412	8080

AND PICKLES WORKS.

FROM ITS COMMENCEMENT.

Quarter ended	Rate on Production.		Net Profit on Supplies.		Net Loss on Supplies.		Stocks at end.
	Per cent.	Per £.	Am'nt.	Rate per £.	Am'nt.	Rate per £.	
	£ s. d.	s. d.	£	s. d.	£	s. d.	£
September, 1896	13 8 $5\frac{7}{8}$	2 $8\frac{1}{2}$	752	0 10	..	..	22618
December, „	21 17 $3\frac{3}{8}$	4 $4\frac{3}{8}$	1080	1 $1\frac{3}{8}$	..	..	17784
March, 1897	21 10 $0\frac{3}{4}$	4 $3\frac{1}{2}$	856	0 $10\frac{1}{4}$	..	..	12321
September, 1897 (half year)	17 1 $4\frac{1}{2}$	3 $4\frac{7}{8}$	2755	1 $0\frac{1}{8}$	..	..	49768
March, 1898 (half year)	16 15 $9\frac{3}{8}$	3 $4\frac{1}{4}$	1520	0 $5\frac{1}{2}$	..	..	32437
	17 2 $2\frac{3}{8}$	3 5	6963	0 $9\frac{3}{8}$	..	..	..
June, 1898 (quarter)	..	..	(Stock not taken.)		..		33411*
	..	..	..	..	..	..	..

* Amount required to balance account.

LARD REFINERY.

STOCKS FROM ITS COMMENCEMENT.

Quarter ended	Net Profit.		Net Loss.		Stocks at end.
	Amount.	Rate per £.	Amount.	Rate per £.	
	£	s. d.	£	s. d.	£
June, 1896 (11 weeks)	..	..	1030	3 $1\frac{3}{4}$	13468
September, 1896	..	..	1743	4 $2\frac{1}{8}$	10105
December, „	1936	2 $9\frac{1}{4}$	..	..	6653
June, 1897 (half year)	714	0 $5\frac{5}{8}$	..	..	10012
December, 1897 (half year)	1674	0 $11\frac{1}{4}$	..	..	7223
June, 1898 (half year)	599	0 4	..	..	28578
	4923	..	2773	..	..
Less Loss	2773	..			
Leaves Net Profit	2150	0 $3\frac{7}{8}$			

DISTRIBUTIVE EXPENSES AND RATE PER CENT ON

	TOTALS.		MANCHESTER GROCERY.	
SALES =	**£10,723,248.**		**£5,085,202.**	
Expenses =	Amount.	Rate per £100.	Amount.	Rate per £100.
	£.	d.	£	d.
Wages	113032·67	253·11	30387·70	143·42
Auditors' Fees and Mileages	318·93	0·71	151·43	0·71
„ Deputation Fees	24·00	0·06	11·57	0·04
„ Fares	66·91	0·15	32·19	0·15
„ Deputation Fares	21·21	0·05	10·13	0·04
Fees and Mileages—General and Branch Committees	3161·51	7·08	949·87	4·49
„ „ Stocktakers	97·08	0·22	11·77	0·05
„ „ Scrutineers	12·29	0·02	5·87	0·03
„ „ „ Deputations	3·27	..	1·82	..
„ „ Secretaries	22·50	0·05	6·24	0·03
„ „ Deputations	1529·62	3·43	587·87	2·77
Fares and Contracts—General and Branch Committees	1279·35	2·86	242·01	1·15
„ „ Stocktakers	19·30	0·05	3·14	0·01
„ „ Scrutineers	6·39	0·01	3·06	0·01
„ „ „ Deputations	2·81	..	1·56	..
„ „ Deputations	863·65	1·96	322·90	1·53
Price Lists: Printing	1595·62	3·58	681·90	3·22
„ Postage	407·76	0·93	195·40	0·92
Balance Sheets: Printing	452·50	1·02	215·18	1·02
Printing and Stationery	8099·66	18·13	3118·47	14·72
Periodicals	172·47	0·38	75·14	0·36
Travelling	10463·50	23·41	1773·85	8·38
Stamps	5348·49	11·97	2269·73	10·72
Telegrams	436·75	0·97	226·75	1·07
Petty Cash	769·09	1·72	273·37	1·29
Advertisements	1102·60	2·46	386·01	1·82
Rents, Rates, and Taxes	6415·17	14·35	1320·25	6·23
Coals, Gas, and Water	4538·43	10·18	1100·83	5·20
Oil, Waste, and Tallow	455·38	1·01	245·78	1·16
Exhibition and Conference Expenses	991·69	2·21	143·22	0·67
Expenses: Quarterly Meetings	611·95	1·36	398·37	1·88
Repairs, Renewals, &c.	7083·56	15·85	1960·67	9·25
Legal	145·12	0·32	57·39	0·27
Telephones	389·73	0·87	124·01	0·59
"Annual," 1897	1426·41	3·19	677·52	3·20
"Wheatsheaf" Record Expenses	3561·69	7·97	1687·86	7·97
Employés' Picnic	159·17	0·35	22·52	0·10
Dining-rooms	7766·37	17·38	3759·91	17·75
Insurance—Fire and Guarantee	2663·67	5·96	340·74	1·61
Depreciation: Land	2421·43	5·41	650·45	3·07
„ Buildings	11142·49	24·93	2253·04	10·63
„ Fixtures	6917·43	15·47	1681·44	7·94
Interest	40426·30	90·50	11998·48	56·65
Totals	246475·92	551·64	70367·34	332·12

SALES FOR THE YEAR ENDING DECEMBER 26TH, 1897.

MANCHESTER.

DRAPERY.		WOOLLENS AND READY-MADES.		BOOTS AND SHOES.		FURNISHING.	
£484,240.		**£113,201.**		**£279,570.**		**£245,836.**	
Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.
£	d.	£	d.	£	d.	£	d.
13216·42	655·03	2718·69	576·39	4867·79	417·89	6189·76	604·29
14·42	0·72	3·34	0·71	8·31	0·72	7·29	0·72
1·00	0·05	0·24	0·06	0·61	0·05	0·54	0·05
3·18	0·16	0·64	0·13	1·76	0·15	1·55	0·16
0·98	0·04	0·23	0·05	0·56	0·04	0·48	0·04
165·19	8·19	35·00	7·42	89·55	7·69	80·72	7·89
22·73	1·13	1·09	0·23	2·05	0·18	3·58	0·34
0·55	0·03	0·12	0·02	0·32	0·02	0·28	0·02
0·13	..	0·04	0·01	0·07	..	0·07	..
1·80	0·09	0·28	0·06	0·92	0·08	0·75	0·07
142·24	7·05	17·80	3·76	40·90	3·52	50·68	4·99
45·25	2·25	8·10	1·72	21·58	1·86	20 06	1·95
1·75	0·09	0·63	0·13	0·60	0·05	1·58	0·16
0·28	0·01	0·06	0·01	0·17	0·01	0·15	0·01
0·12	..	0·03	..	0·06	..	0·05	..
81·38	4·03	10·63	2·25	25·88	2·23	30·40	2·98
76·20	3·78	130·44	27·65	32·45	2·80	20·58	2·00
6·83	0·34	2·49	0·52	2·40	0·22	16·52	1·61
20·58	1·01	4·84	1·02	11·95	1·02	10·39	1·01
681·52	33·77	154·56	32·76	388·52	33·35	342·13	33·43
6·27	0·31	3·23	0·68	2·85	0·22	2·79	0·27
1202·62	59·60	1108·33	234·98	296·25	25·43	535·09	52·26
232·53	11·53	60·77	12·90	133·09	11·44	115·88	11·30
9·13	0·45	6·90	1·47	2·55	0·22	8·45	0·80
30·36	1·51	15·93	3·38	25·22	2·17	23·48	2·29
31·95	1·59	156·96	33·28	136·65	11·73	14·37	1·40
909·10	45·05	176·62	37·45	241·66	20·74	349·78	34·16
157·16	7·79	45·32	9·61	78·43	6·73	87·69	8·56
22·87	1·13	6·62	1·41	13·38	1·15	11·60	1·13
77·23	3·83	3·75	0·80	28·89	2·48	9·20	0·89
37·99	1·88	8·92	1·90	22·03	1·89	19·26	1·88
539·80	26·76	132·85	28·17	286·29	24·58	315·12	30·76
3·30	0·16	0·57	0·13	1·62	0·13	1·71	0·16
13·67	0·68	10·18	2·16	8·08	0·70	23·87	2·33
64·26	3·19	14·50	3·08	36·44	3·12	32·65	3·18
160·93	7·98	38·14	8·09	93·89	8·06	81·79	7·98
14·76	0·74	3·37	0·72	7·57	0·65	11·95	1·17
818·83	40·58	184·42	39·09	464·69	39·89	413·17	40·33
448·29	22·22	67·65	14·34	211·88	18·19	135·83	13·27
385·28	19·09	32.83	6·96	231·76	19·89	325·15	31·74
1326·06	65·72	147·10	31·18	719·88	61·80	1031·60	100·71
1030·49	51·08	97·10	20·58	456·63	39·20	422·55	41·25
5287·58	262·06	971·55	205·98	2834·99	243·37	1815·95	177·28
27293·01	1352·70	6382·86	1353·24	11831·17	1015·66	12566·54	1226·82

DISTRIBUTIVE EXPENSES AND RATE PER CENT ON

NEWCASTLE.

Expenses =	GROCERY.		DRAPERY.		BOOTS & SHOES.	
SALES =	**£1,929,782.**		**£376,754.**		**£151,273.**	
	Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.
	£	d.	£	d.	£	d.
Wages	15220·10	189·28	5771·68	367·66	2247·83	356·63
Auditors' Fees and Mileages	57·47	0·72	10·90	0·69	4·50	0·72
„ Deputation Fees	4·33	0·05	0·80	0·06	0·33	0·05
„ Fares	11·87	0·14	2·40	0·15	0·84	0·13
„ Deputation Fares	3·80	0·04	0·72	0·04	0·30	0·04
Fees and Mileages—General & Branch Committees	653·62	7·96	175·99	11·22	66·98	10·62
„ „ Stocktakers	7·86	0·09	4·32	0·28	2·05	0·32
„ „ Scrutineers	2·23	0·02	0·40	0·03	0·17	0·03
„ „ „ Deputations	0·50	..	0·09	..	0·04	..
„ „ Secretaries	3·17	0·03	1·97	0·13	0·19	0·03
„ „ Deputations	192·19	2·39	54·65	3·48	15·81	2·50
Fares & Contracts—General & Branch Committees	306·96	3·82	67·10	4·29	26·42	4·19
„ „ Stocktakers	0·36	..	0·25	0·01	0·15	0·02
„ „ Scrutineers	1·14	0·01	0·23	0·01	0·09	0·01
„ „ „ Deputations	0·43	..	0·08	..	0·03	..
„ „ Deputations	75·59	0·94	16·10	1·02	5·52	0·88
Price Lists: Printing	119·54	1·48	9·90	0·63	15·95	2·53
„ Postage	43·82	0·55	..	..	0·54	0·08
Balance Sheets: Printing	55·79	0·69	10·75	0·68	4·42	0·70
Printing and Stationery	721·25	8·99	286·67	18·26	156·08	24·78
Periodicals	27·04	0·33	3·33	0·21	1·30	0·20
Travelling	898·70	11·18	774·00	49·30	293·07	46·50
Stamps	788·93	9·83	122·91	7·82	51·17	8·13
Telegrams	157·64	1·98	4·00	0·25	4·00	0·63
Petty Cash	195·40	2·45	22·68	1·44	9·94	1·57
Advertisements	121·46	1·53	32·65	2·07	17·78	2·82
Rents, Rates, and Taxes	773·00	9·63	419·81	26·76	226·95	36·00
Coals, Gas, and Water	1052·34	13·08	300·51	19·14	83·76	13·28
Oil, Waste, and Tallow	62·27	0·79	12·96	0·82	4·98	0·79
Exhibition and Conference Expenses	163·53	2·05	28·96	1·84	12·19	1·99
Expenses: Quarterly Meetings	35·20	0·45	6·57	0·42	2·73	0·45
Repairs, Renewals, &c.	1150·10	14·32	464·70	29·60	119·92	19·04
Legal	37·93	0·49	5·96	0·38	2·59	0·42
Telephones	118·07	1·46	22·82	1·48	10·28	1·64
"Annual," 1897	258·08	3·22	47·92	3·05	19·91	3·15
"Wheatsheaf" Record Expenses	641·70	7·98	122·73	7·82	50·60	7·96
Employés' Picnic	15·75	0·19	13·50	0·86	4·50	0·72
Dining-rooms	771·27	9·59	210·04	13·38	86·92	13·79
Insurance—Fire and Guarantee	217·63	2·70	213·75	13·62	97·87	15·52
Depreciation: Land	246·21	3·08	125·85	8·02	64·37	10·22
„ Buildings	1457·83	18·15	765·80	48·78	391·18	62·08
„ Fixtures	630·85	7·86	724·23	46·14	385·36	61·13
Interest	4833·69	60·13	2963·57	188·79	1248·60	198·09
Totals	32136·64	399·67	13824·25	880·63	5738·21	910·38

SALES FOR THE YEAR ENDING DECEMBER 26TH, 1897.

NEWCASTLE.		LONDON.							
FURNISHING.		GROCERY.		DRAPERY.		BOOTS & SHOE.		FURNISHING.	
£149,726.		£1,631,532.		£138,302.		£67,528.		£70,302.	
Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate p'r £100.
£	d.	£	d.	£	d.	£	d.	£	d.
3723·60	596·88	18250·70	268·47	5197·45	901·93	2125·48	755·41	3165·46	1080·63
4·45	0·72	48·60	0·72	4·12	0·72	2·00	0·71	2·07	0·70
0·33	0·06	3·65	0·06	0·20	0·05	0·15	0·05	0·15	0·05
0·83	0·14	10·23	0·16	0·76	0·13	0·37	0·13	0·39	0·13
0·29	0·05	3·19	0·05	0·27	0·05	0·13	0·05	0·13	0·04
67·32	10·81	650·76	9·57	170·34	29·56	27·43	9·75	28·74	9·81
4·27	0·76	19·64	0·29	10·45	1·82	3·89	1·38	3·38	1·15
0·16	0·03	1·89	0·03	0·15	0·02	0·08	0·03	0·07	0·02
0·04	0·01	0·41	..	0·04	..	0·02	..	0·02	..
0·17	0·03	4·63	0·07	1·93	0·33	0·22	0·08	0·23	0·07
22·13	3·55	319·24	4·70	44·51	7·72	18·90	6·72	22·69	7·75
26·40	4·24	419·57	6·17	62·88	10·92	16·10	5·72	16·92	5·77
0·18	0·03	9·40	0·14	1·11	0·19	0·10	0·04	0·05	0·01
0·09	0·01	0·96	0·02	0·08	0·02	0·04	0·01	0·04	0·01
0·03	..	0·35	..	0·03	..	0·02	..	0·02	..
5·32	0·86	224·68	3·35	37·93	6·58	12·50	4·53	14·82	5·06
4·68	0·76	322·47	4·75	168·92	29·32	10·87	3·81	1·72	0·58
2·20	0·36	129·50	1·91	..	..	1·58	0·56	6·48	2·21
4·33	0·76	97·58	1·44	8·35	1·44	4·10	1·45	4·24	1·44
179·50	28·77	1155·89	21·42	317·15	55·03	133·10	47·30	164·82	56·26
2·36	0·38	39·91	0·60	3·09	0·53	0·77	0·29	4·39	1·48
230·18	36·92	1294·50	19·05	1214·26	210·72	320·39	113·87	522·26	178·29
129·18	20·70	1206·85	17·75	117·41	20·38	54·89	19·52	65·15	22·24
4·00	0·65	10·50	0·14	1·49	0·25	0·57	0·20	0·77	0·26
12·45	1·99	94·78	1·40	59·05	10·24	2·75	0·99	3·68	1·25
9·93	1·59	122·53	1·80	9·12	1·59	58·09	20·64	5·10	1·54
418·74	67·13	1006·07	14·80	233·42	40·50	112·98	40·14	226·79	77·43
82·17	13·18	1181·33	17·38	184·72	32·07	59·94	21·31	124·23	42·42
4·92	0·79	55·63	0·82	7·23	1·25	3·49	1·24	3·65	1·08
12·43	1·98	380·12	5·59	73·00	12·67	40·14	14·27	19·03	6·49
2·70	0·43	67·86	0·99	5·18	0·89	2·52	0·90	2·62	0·89
239·60	38·41	1386·45	20·40	231·15	40·12	191·59	68·09	65·32	22·09
2·87	0·47	26·67	0·39	2·23	0·39	1·13	0·41	1·15	0·39
8·90	1·43	38·18	0·57	5·30	0·92	1·52	0·54	4·85	1·65
19·96	3·19	218·40	3·21	18·62	3·23	8·82	3·14	9·33	3·18
49·92	8·01	542·05	7·98	46·18	8·02	22·50	7·99	23·40	7·98
2·25	0·37	40·76	0·60	7·65	1·33	3·16	1·12	11·43	3·92
88·93	14·26	645·46	9·49	162·67	28·23	78·26	27·81	81·80	27·92
110·63	17·74	354·40	5·22	229·33	39·80	117·62	41·79	118·00	40·28
122·62	19·33	131·13	1·93	49·94	8·67	18·84	6·70	37·00	12·63
751·33	120·44	1361·65	19·92	493·32	85·60	187·94	66·79	255·76	87·22
269·85	43·26	780·65	11·48	265·35	46·05	95·04	33·77	77·89	27·37
1362·69	218·45	4545·78	66·87	1346·63	233·68	652·27	231·81	564·52	192·72
7984·93	1279·93	37505·00	551·70	10793·11	1872·96	4392·30	1561·06	5660·56	1932·41

The Co-operative Union Limited.

OFFICES: LONG MILLGATE, MANCHESTER.

WHAT IS THE CO-OPERATIVE UNION?

IT is an institution charged with the duty of keeping alive and diffusing a knowledge of the principles which form the life of the Co-operative movement, and giving to its active members, by advice and instruction—literary, legal, or commercial—the help they may require, that they may be better able to discharge the important work they have to do.

WHAT HAS IT DONE?

THE greater part of the legal advantages enjoyed by Co-operators originated in the action of the Central Board of the Union, and the Central Committee which it succeeded. They may be summarised as follows:—

(1) The right to deal with the public instead of their own members only.
(2) The incorporation of the Societies, by which they have acquired the right of holding in their own name lands or buildings and property generally, and of suing and being sued in their own names, instead of being driven to employ trustees.
(3) The power to hold £200 instead of £100 by individual members of our Societies.
(4) The limitation of the liability of members for the debts of the Society to the sum unpaid upon the shares standing to their credit.
(5) The exemption of Societies from charge to income tax on the profits of their business, under the condition that the number of their shares shall not be limited.
(6) The authorising one Registered Society to hold shares in its own corporate name to any amount in the capital of another Registered Society.
(7) The extension of the power of members of Societies to bequeath shares by nomination in a book, without the formality of a will or the necessity of appointing executors, first from £30 to £50, and now to £100, by the Provident Nominations and Small Intestacies Act, 1883, which also makes this power apply to loans and deposits as well as to shares.
(8) The Industrial and Provident Societies Act, 1871, which enables Societies to hold and deal with land freely.
(9) The Industrial and Provident Societies Act, 1876, which consolidated into one Act the laws relating to these Societies, and, among many smaller advantages too numerous to be mentioned in detail, gave them the right of carrying on banking business whenever they offer to the depositors the security of transferable share capital.
(10) The Industrial and Provident Societies Act, 1893.

The Union consists of Industrial and Provident Societies, Joint-Stock Companies, and other bodies corporate.

No Society is admitted into Union unless its management is of a representative character, nor unless it agree—

(1) To accept the statement of principles in the rules of the Union as the rules by which it shall be guided in all its own business transactions.
(2) To contribute to the fund called the Congress Fund the annual payment following:—
    (*a*) If the number of members of any such Society is less than 1,000, then the sum of 2d. for each member.
    (*b*) If the number of such members exceeds 1,000, then, at least, the sum of 2,000d.

In estimating the number of members of a Society comprising other Societies, each such Society is considered to be one member.

The subscription is considered due, 1d. in the first and 1d. in the third quarter of each year, but may be wholly paid in the first quarter.

The financial year commences on January 1st in each year, and ends on December 31st following.

N.B.—Secretaries forwarding Cheques on account of the Union are requested to make them payable to the Co-operative Union Limited; Money Orders to A. WHITEHEAD, Cashier.

SUMMARY OF THE LAW RELATING TO SOCIETIES

UNDER THE

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

I. The Formation of Societies—

1. Application must be made to the Registrar of Friendly Societies, in London, Edinburgh, or Dublin, according to the case, on a form supplied by the office, signed by seven persons and the secretary, accompanied by two copies of the rules, signed by the same persons.

2. These rules must provide for twenty matters stated on the form of application.

3. No fees charged on the registration of a society.

N.B.—Model rules on these twenty matters can be obtained from the Registrar's office; and the CO-OPERATIVE UNION LIMITED, LONG MILLGATE, MANCHESTER, publishes, at the cost of 1½d. a copy, general rules, approved of by the Chief Registrar, providing also for many other matters on which rules are useful; and capable of being adopted, either with or without alterations, by a few special rules, with a great saving in the cost of printing.

The General Secretary of the Union will prepare such special rules, without charge, on receiving a statement of the rules desired.

II. Rights of a Registered Society—

1. It becomes a body corporate, which can by its corporate name sue and be sued, and hold and deal with property of any kind, including shares in other societies or companies, and land to any amount.

2. Its rules are binding upon its members, though they may have signed no assent to them; but may be altered by amendments duly made as the rules provide, and registered, for which a fee of 10s. is charged. The application for registration must be made on a form supplied by the Registrar's office.

3. It can sue its own members, and can make contracts, either under its seal or by a writing signed by any person authorised to sign, or by word of mouth of any person authorised to speak for it, which will be binding wherever a contract similarly made by an individual would bind him.

4. It may make all or any of its shares either transferable or withdrawable, and may carry on any trade, including the buying and selling of land, and banking under certain conditions, and may apply the profits of the business in any manner determined by its rules; and, if authorised by its rules, may receive money on loan, either from its members or others, to any amount so authorised.

5. If it has any withdrawable share capital it may not carry on banking, but may take deposits, within any limits fixed by its rules, in sums not exceeding 10s. in any one payment, or £20 for any one depositor, payable at not less than two clear days' notice.

6. It may make loans to its members on real or personal security; and may invest on the security of other societies or companies, or in any except those where liability is unlimited.

7. It may make provision in its rules for the settlement of disputes between members and the Society or any officer thereof, and any decision given in accordance with the conditions stated in the rules is binding on all parties to the dispute, and is not removable into any court of law.

8. If the number of its shares is not limited either by its rules or its practice, it is not chargeable with income tax on the profits of its business.

9. It can, in the way provided by the Act, amalgamate with or take over the business of any other society, or convert itself into a company.

10. It can determine the way in which disputes between the society and its officers or members shall be settled.

11. It can dissolve itself, either by an instrument of dissolution signed by three-fourths of its members, or by a resolution passed by a three-fourths vote at a special general meeting, of which there are two forms—(A) purely voluntary, when the resolution requires confirmation at a second meeting; (B) on account of debts, when one meeting is sufficient. In such a winding up hostile proceedings to seize the property can be stayed.

III. Rights of Members (see also *IV.*, 4, 5, 6)—

1. They cannot be sued individually for the debts of the society, nor compelled to pay more towards them than the sum remaining unpaid on any shares which they have either expressly agreed to take or treated as their property, or which the rules authorise to be so treated.

2. If they transfer or withdraw their shares, they cannot be made liable for any debts contracted subsequently, nor for those subsisting at the time of the transfer or withdrawal, unless the other assets are insufficient to pay them.

3. Persons not under the age of 16 years may become members, and legally do any acts which they could do if of full age, except holding any office.

4. An individual or company may hold any number of shares allowed by the rules, not exceeding the nominal value of £200, and any amount so allowed as a loan. A society may hold any number of shares.

5. A member who holds at his death not more than £100 in the society as shares, loans, or deposits, may, by a writing recorded by it, nominate, or vary or revoke the nomination of any persons to take this investment at his death; and if he dies intestate, without having made any subsisting nomination, the committee of management of the society are charged with the administration of the fund; subject in either case to a notice to be given to the Commissioners of Inland Revenue whenever the sum so dealt with exceeds £80.

6. The members may obtain an inquiry into the position of the society by application to the Registrar.

IV. Duties of a Registered Society—

1. It must have a registered office, and keep its name painted or engraved outside, and give due notice of any change to the Registrar.

2. It must have a seal on which its name is engraved.

3. It must have its accounts audited at least once a year, and keep a copy of its last balance sheet and the auditors' report constantly hung up in its registered office.

4. It must make to the Registrar, before the 31st of March in every year, a return of its business during the year ending the 31st December previous, and supply a copy of its last returns gratis to every member and person interested in its funds on application.

5. It must allow any member or person interested in its funds to inspect his own account and the book containing the names of the members.

6. It must supply a copy of its rules to every person on demand, at a price not exceeding one shilling.

7. If it carries on banking, it must make out in February and August in every year, and keep hung up in its registered office, a return, in a form prescribed by the Act; and it has also to make a return every February to the Stamp-Office under the Banking Act.

The non-observance by a society of these duties exposes it and its officers to penalties varing from £1 to £50, which are in some cases cumulative for every week during which the neglect lasts.

THE

"Co-operative News"

AND

JOURNAL OF ASSOCIATED INDUSTRY.

The Official Organ of Industrial and Provident Co-operative Societies.

CIRCULATION, **50,000** WEEKLY.

THE *NEWS* is the property of a Federation of Co-operative Societies located in all parts of Great Britain. It is an exponent of opinion, thoroughly impartial and comprehensive, upon all subjects connected with Association, particularly in its application to the Distribution and Production of Wealth.

ALFRED MARSHALL, M.A. (Professor of Political Economy at the University of Cambridge), speaking at the Co-operative Congress at Ipswich, referred to the *Co-operative News* as **"A Marvellous Paper! A Wonderful and Unprecedented Penny-worth!"**

Mr. N. O. NELSON, of St. Louis, U.S.A., says:—"The *News* is a magnificent organ of the movement—a splendid compendium of co-operative facts and news, and lacking nothing in literary merit."

The *News* may be had by application to any Bookseller, through the Local Stores, or from the Offices of the Society,

LONG MILLGATE, MANCHESTER;

MORRISON STREET, GLASGOW;

AND

TUDOR STREET, FLEET STREET, LONDON, E.C.

PRICE ONE PENNY WEEKLY.

Sold at many of the Stores at One Halfpenny.

THE

CO-OPERATIVE INSURANCE CO.

LIMITED.

ESTABLISHED 1867.

HEAD OFFICE:

Long Millgate, Manchester.

SCOTTISH OFFICE:

50, Clarence Street, Glasgow.

AGENCIES:

At the principal Co-operative Societies in England and Scotland.

DIRECTORS:

CHAIRMAN—MR. WILLIAM BARNETT, Macclesfield.

MR. WM. BAMFORTH, Manchester.	MR. W. A. HILTON, Bolton.
MR. JAMES BREARLEY, Rochdale.	MR. A. MILLER, Glasgow.
MR. B. HEPWORTH, Heckmondwike.	MR. T. RAWLINSON, Burnley.

MR. T. WOOD, Manchester.

AUDITORS:

MR. A. HACKNEY, Bolton, and MR. J. E. LORD, Rochdale.

MANAGER:

JAMES ODGERS.

BANKERS:

THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

The Co-operative Insurance Company Ltd.

Was registered on August 29th, 1867, under the Companies Act, 1862, as a Company limited by guarantee, and with a capital divided into shares. By this special constitution provision was made for a continuous increase of members without an unnecessary increase of capital.

In February, 1868, when the first policy was issued, the membership comprised 41 societies, who held an aggregate of 1,715 shares of £1 each. At the end of 1897 the number of society members was 418, of whom 319 held shares, and there were also 90 individual shareholders. The share capital, £50,000, was completely subscribed in 1891, since which time 99 societies have become members, holding no shares, but each guaranteeing £5, no part of which is to be paid up except in the remote contingency of the Company being wound up with liabilities exceeding the assets, including Share Capital.

LIFE AND FIRE INSURANCE AND FIDELITY GUARANTEE

were the business objects for which the Company was established, and it was intended to save the difference between the premiums received and the central and local expenses incurred. The premiums received from the beginning to the end of 1897 amounted altogether to £193,809, and the claims paid in the same time amounted to £79,247. After paying expenses and Agency Commission, including commission, £14,362, paid to societies for acting as Agents, the annual balances accumulated at interest amounted, at the end of 1897, to the sum of £69,859, against which should be set the amount of premium required to re-insure current liabilities, estimated at about £16,000. The net accumulation of £53,859, or over 27 per cent of the premiums received, is solid evidence of the wisdom of establishing the Company. The benefits of union with the Company are not confined to the present members, but are freely offered to all *bonâ-fide* Co-operative Societies. Every Co-operative Society in the United Kingdom not yet connected with the Company is invited to join it as member and Agent. By doing so societies will be entitled to take part, by representation, in the general meetings which elect the directors and control the administration, and will obtain the usual commission on insurances effected through their agency, including commission on insurances of their own corporate property.

COLLECTIVE LIFE ASSURANCE.

Special attention is invited to the Company's method of Collective Life Assurance at ordinary rates, which is intended to supersede the expensive method of weekly collection of premiums usually termed Industrial Assurance.

The average expense of the collecting system is over 44 per cent of the premiums. The expense of the Co-operative Insurance Company's Life Department is limited to 12½ per cent of the premiums. By substituting Collective Assurance for the collecting system Co-operative Societies may, therefore, save for their members nearly one-third of the premiums.

Each society adopting this economical method of effecting small Assurances would pay quarterly, half yearly, or yearly—as may be arranged—the premium for assuring the whole number of its members; and the Company would pay to the credit of the share capital of each member, on his death, the sum assured by the agreement between the society and the Company.

To enable societies to estimate the cost of this mode of Collective Assurance, which would be covered by a small percentage of their profits, examples are given on the next page of the premium per thousand members for the Assurance of different sums at death. The ages specified in the examples are the assumed average ages of aggregate bodies of members of various different ages. The premium payable by any particular society would only be ascertainable when the ages of all the members had been declared; but it is estimated that an annual premium equal on the average to about 1½d. per week per member would suffice to pay for the Assurance of £10 at the death of each, with immediate benefit.

EXAMPLES OF COLLECTIVE ASSURANCE.

PREMIUMS PER 1,000 MEMBERS OF THE FOLLOWING AVERAGE AGES:—

Sum Assured per Member.	AVERAGE AGE 40.			AVERAGE AGE 42.			AVERAGE AGE 45.			Sum Assured per Member.
	Yearly.	Half Yearly.	Quarterly.	Yearly.	Half Yearly.	Quarterly.	Yearly.	Half Yearly.	Quarterly.	
£	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£
3	92 2 6	48 7 6	24 15 0	98 10 0	51 15 0	26 10 0	109 12 6	57 10 0	29 10 0	3
5	153 10 10	80 12 6	41 5 0	164 3 4	86 5 0	44 3 4	182 14 2	95 16 8	49 3 4	5
7	214 19 2	112 17 6	57 15 0	229 16 8	120 15 0	61 16 8	255 15 10	134 3 4	68 16 8	7
10	307 1 8	161 5 0	82 10 0	328 6 8	172 10 0	88 6 8	365 8 4	191 13 4	98 6 8	10

Intermediate and larger Assurances for proportionate Premiums.

ORDINARY LIFE ASSURANCE.

PREMIUMS FOR THE ASSURANCE OF £100 AT DEATH.

Age next Birthday.	Single Premium.	Yearly.	Half Yearly.	Quarterly.	Age next Birthday.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
20	37 7 9	1 15 7	0 18 8	0 9 7	20
30	43 14 5	2 5 8	1 4 0	0 12 3	30
40	51 11 2	3 1 5	1 12 3	0 16 6	40
50	61 2 3	4 8 4	2 6 4	1 3 9	50

ANNUAL PREMIUMS FOR THE ASSURANCE OF £100 ON ATTAINING A SPECIFIED AGE OR AT PREVIOUS DEATH.

Age next Birthday.	Payable at Death or at Age				Age next Birthday.
	50	55	60	65	
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
20	3 0 6	2 11 10	2 5 10	2 1 10	20
30	4 16 4	3 16 6	3 4 4	2 16 6	30
40	10 4 11	6 14 11	5 1 7	4 3 3	40
50	....	....	10 13 1	7 5 6	50

CHILDREN'S ENDOWMENT ASSURANCES, WITHOUT MEDICAL EXAMINATION,

Payable only on the attainment of age 18, 21, or 25, and Deferred Endowment Assurances, payable either on the attainment of age 50 or at previous Death after age 21—the Premiums (according to the scale selected) being either returnable (except the first year's premium) in case of Death before the sum assured is payable or not returnable.

The Rates of Premium for the various Assurances will be supplied on application.

Policies Assuring £25, £50, and £75 are issued for proportionate parts of the premium for £100, subject to the limitation that no Life Policy is issued for a less premium than Five Shillings.

All reasonable facilities are given to prevent lapsing of policies. Liberal surrender values are allowed. Claims are paid promptly.

The surplus in the Life Department is divisible exclusively with Life policy holders.

COLLECTIVE FIRE INSURANCE.

Many members of Co-operative Societies have not the good fortune to possess household goods of the value of £100, but on the old plan of issuing a separate policy for each person the expense is so great that a minimum of two shillings is charged for insuring £100, or any less sum. By means of Collective Fire Insurance the expenses can be very much reduced, and the insured can be proportionately benefited.

The Co-operative Insurance Company is now prepared to undertake Collective Fire Insurance, restricting the risks to the contents (belonging to the insured) of buildings occupied exclusively as private dwellings,* and not communicating with premises otherwise occupied. The Insurance would follow the removal of the insured from one house to another, so long as the insured continue members of the society which pays the premium, but would insure the contents of only one house per member, except during removal, when, subject to the *pro rata* condition of average, the contents of both would be insured until the removal was complete.

ANNUAL PREMIUMS FOR INSURING CONTENTS OF PRIVATE DWELLING-HOUSES.

CLASS I. Brick or Stone built, and Slated or Tiled.	CLASS II. Any other Construction, Thatched Roof excepted.	CLASS III. Roofed with Thatch.
1s. 0d. for £50	1s. 6d. for £50	2s. 6d. for £50
1s. 6d. for 100	2s. 6d. „ 100	4s. 6d. for 100

Larger sums per member insured collectively at the above rates per £100.

ORDINARY FIRE INSURANCE.

INSURANCES against loss by Fire are effected on Co-operative Stores, Dwelling-houses, Schools, Public Buildings, Churches, Chapels, Farming Property, and most other classes of risk.

Losses by Lightning are paid, also losses by the Explosion of Coal Gas in buildings other than gasworks.

Societies are invited to transfer Insurances from other Companies to the "Co-operative."

FIDELITY GUARANTEE.

Societies are guaranteed against loss by acts of Embezzlement or Theft committed by their officers and servants.

When a number of the servants of the same society perform similar duties, though in different shops, and are subject to identical conditions of check, they may all be included in one policy.

The financial position of the Company on 1st January, 1898, was as follows, viz.:—

	£	s.	d.
Subscribed Capital	50,000	0	0
Life Assurance Fund	17,995	10	3
Fire Insurance Fund	37,022	1	2
Fidelity Guarantee Fund	4,294	17	3
Reserve Fund £9,110 16 5			
Transfer from Profit and Loss Account 1,436 9 7			
	10,547	6	0
Total for the security of policy holders	£119,859	14	8

Forms of Application for Admission of Societies as Members, and for Appointment as Agents; also Proposal Forms for Insurance, and full information, may be obtained from the Office as above.

* Farmhouses are not deemed to be private dwelling-houses.

THE

SCOTTISH

CO-OPERATIVE WHOLESALE SOCIETY

LIMITED.

PLATES, ADVERTISEMENTS, STATISTICS, &c.,

PAGES 116 TO 165.

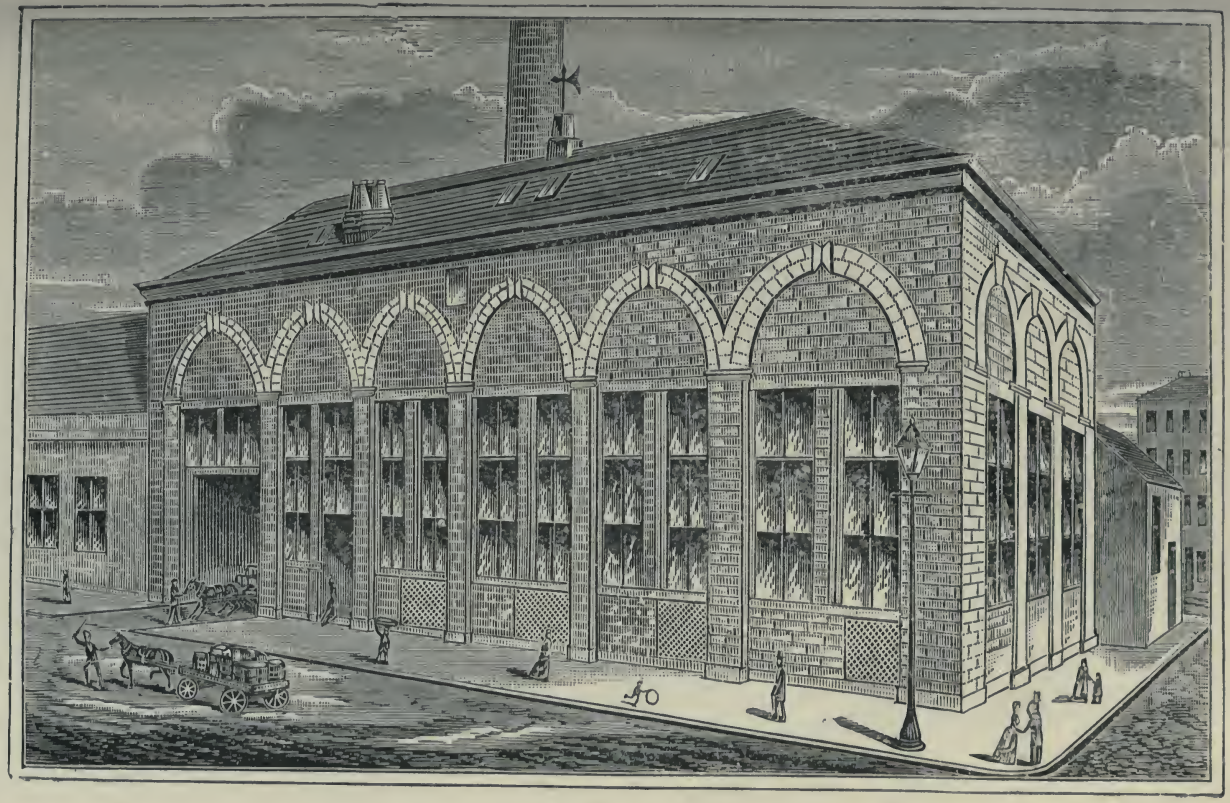
REGISTERED OFFICES AND FURNITURE WAREHOUSE, 95 MORRISON STREET, GLASGOW.

GROCERY AND PROVISION WAREHOUSE, 119 PAISLEY ROAD, GLASGOW.

Glasgow Drapery and Boot and Shoe Warehouses, Dundas Street.

GLASGOW GROCERY AND PROVISION WAREHOUSE AND HALL.
CLARENCE STREET.

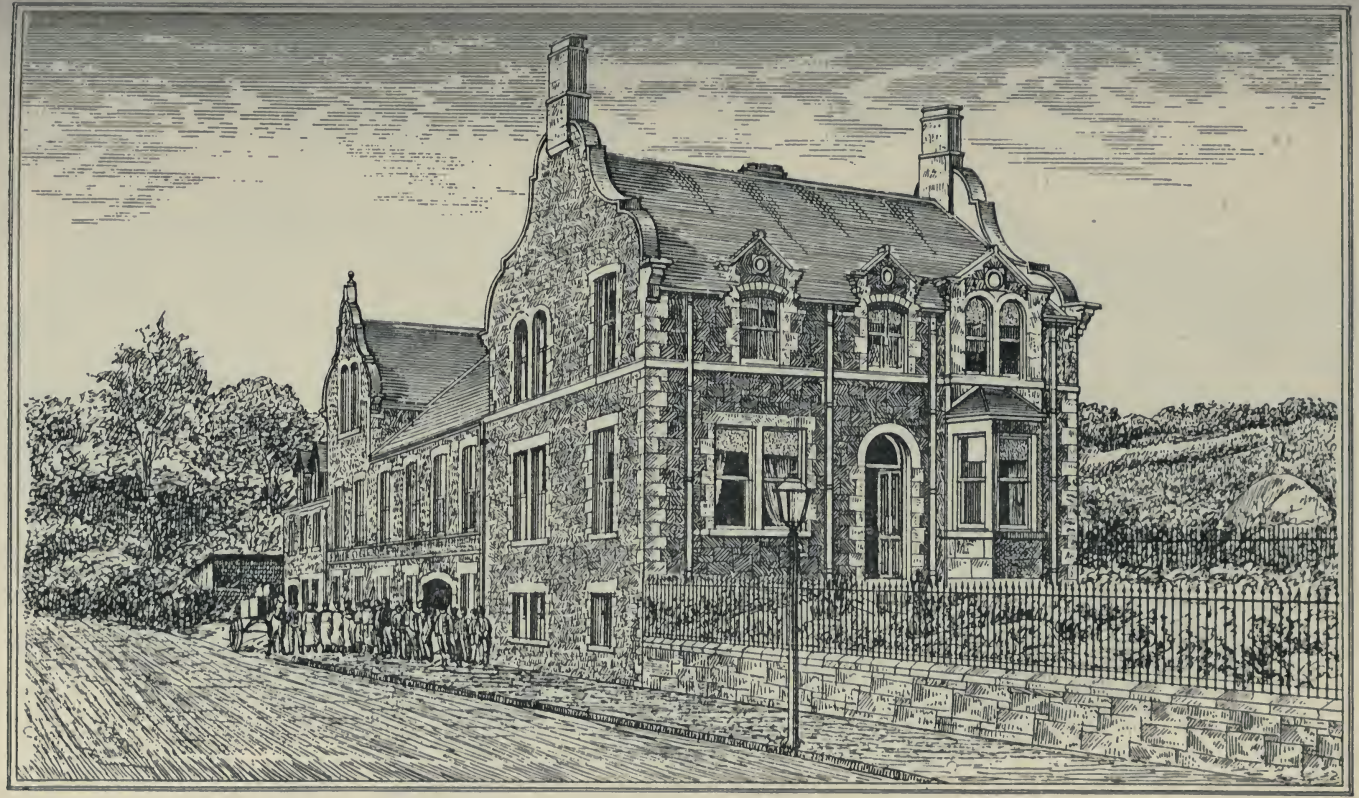
LEITH GROCERY AND PROVISION WAREHOUSE, LINKS PLACE.



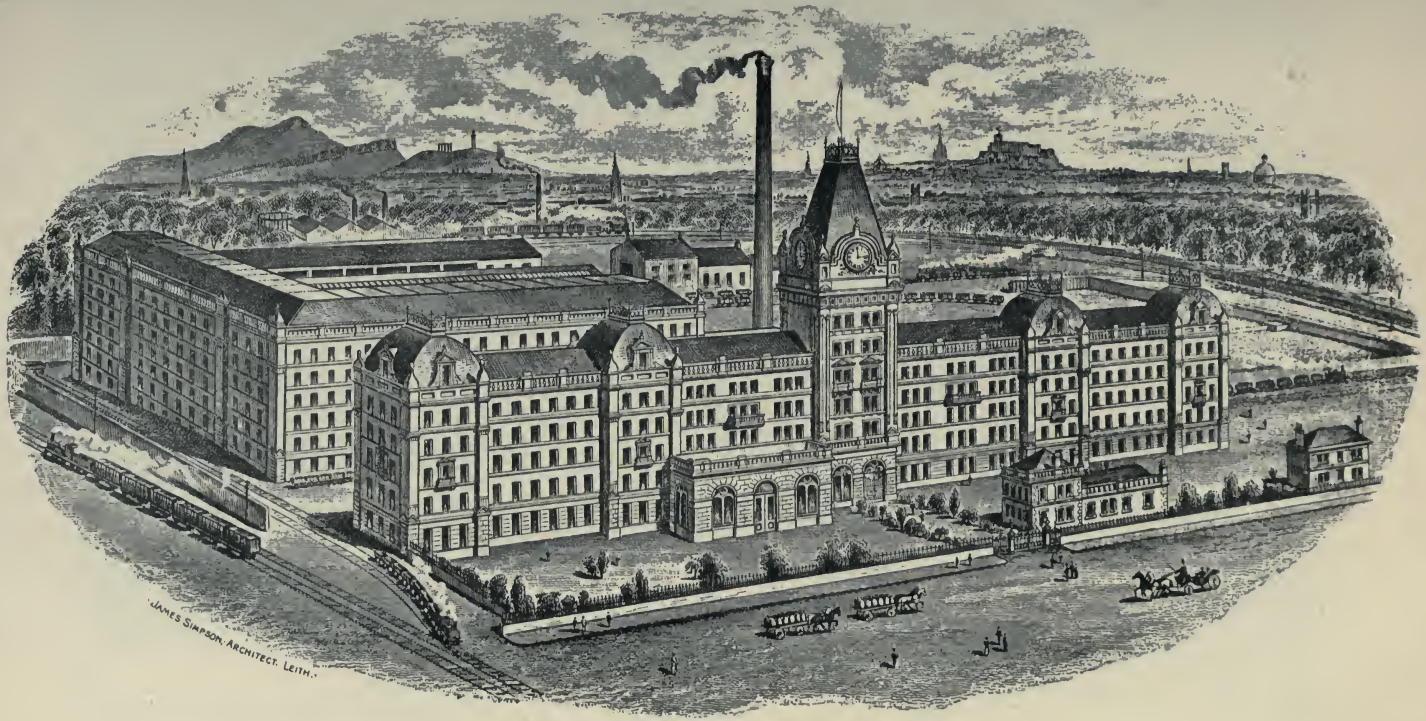
DUNDEE GROCERY AND PROVISION WAREHOUSE, TRADES LANE.

KILMARNOCK GROCERY AND PROVISION WAREHOUSE, GRANGE PLACE.

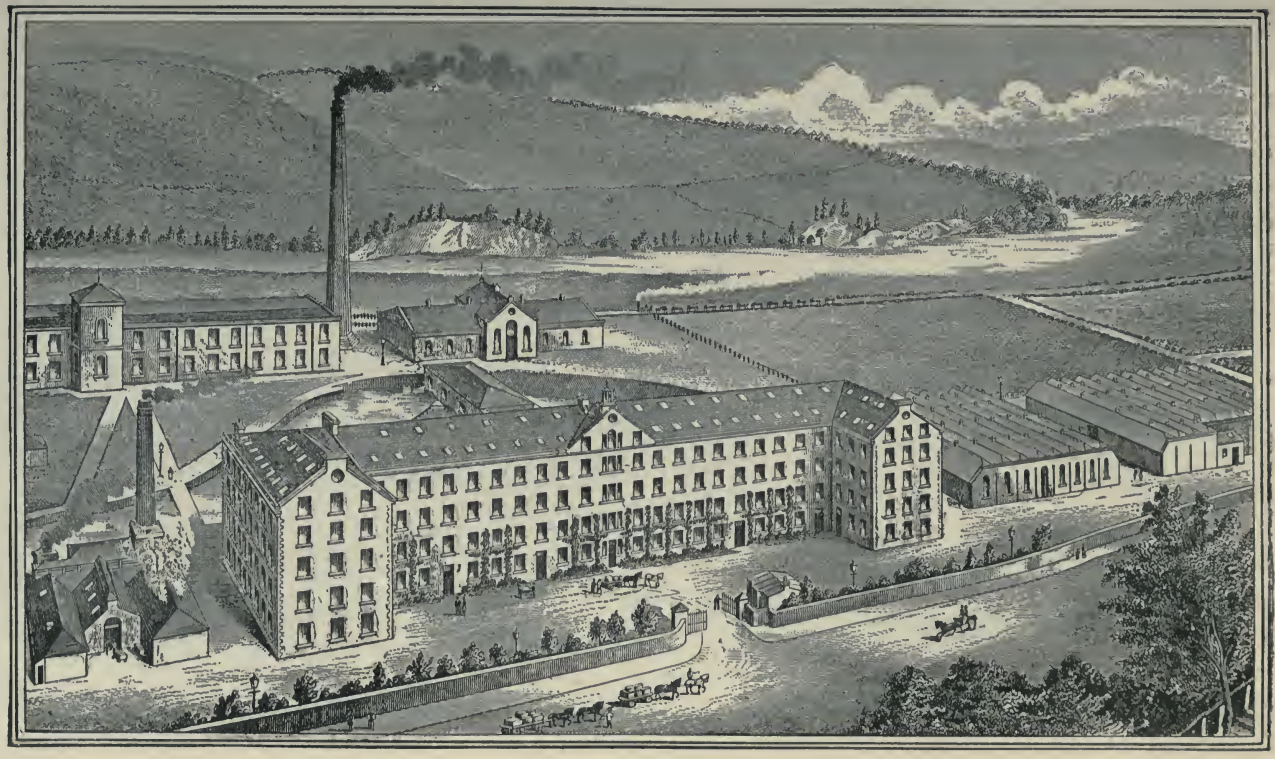
GROCERY, &c., CROOKSTON STREET, GLASGOW.



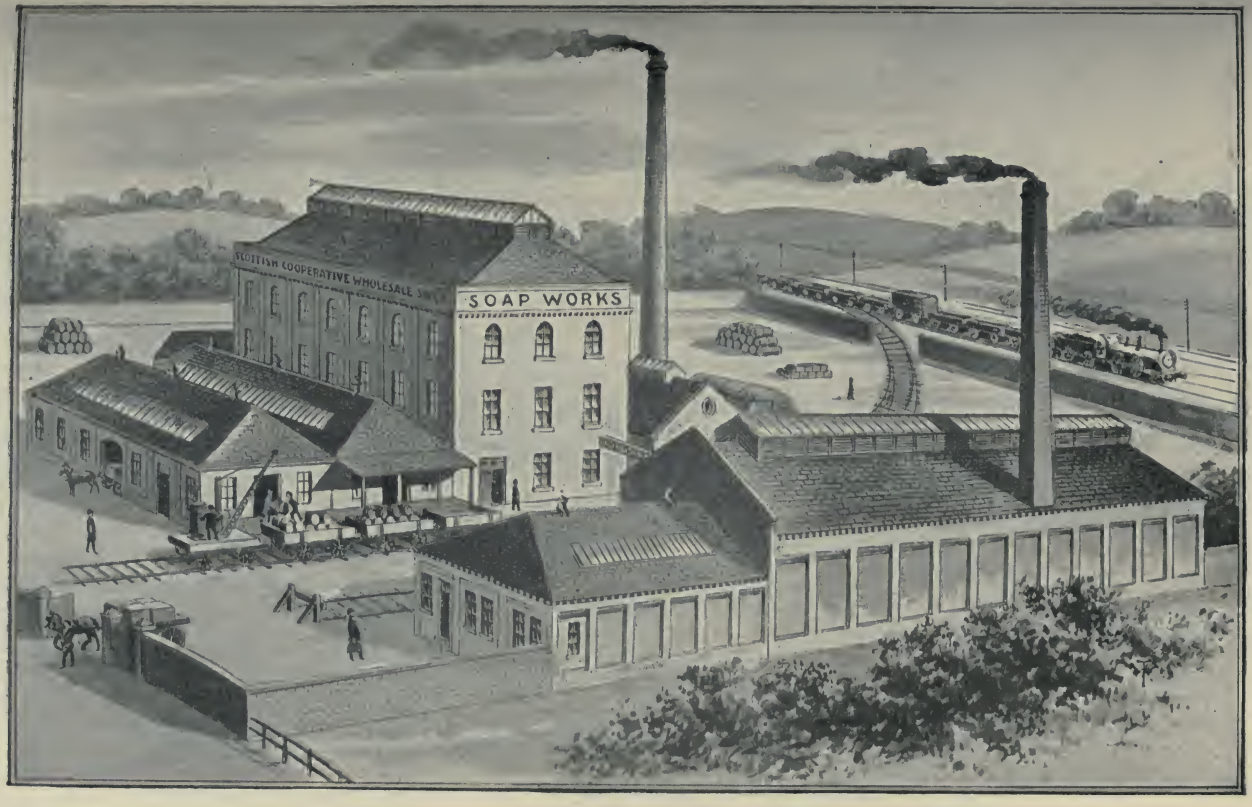
ENNISKILLEN DEPOT—BUTTER, EGGS, AND BACON.



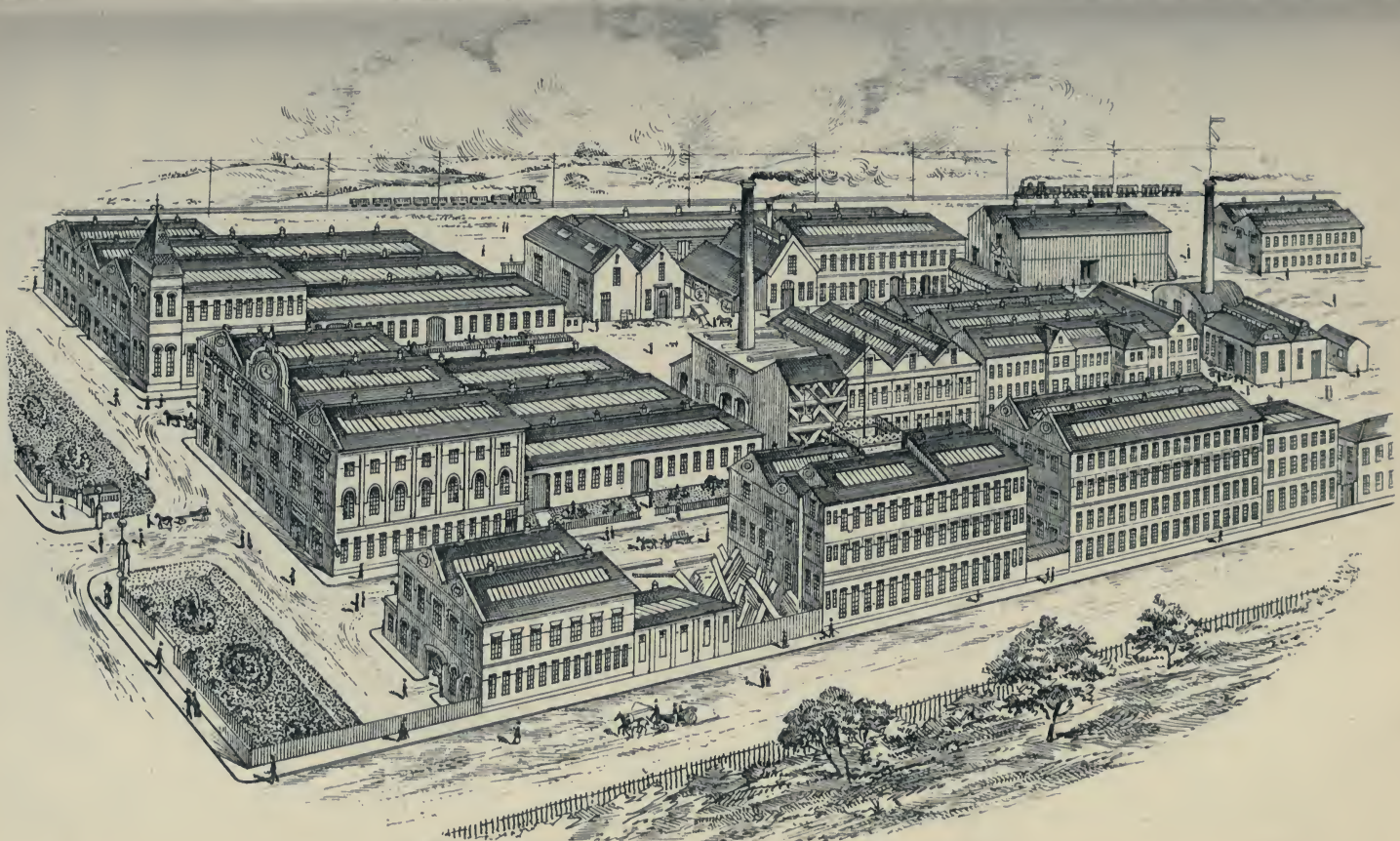
·CHANCELOT·ROLLER·FLOUR·MILLS.·EDINBURGH.·1891·



ETTRICK TWEED MILLS, SELKIRK.



Soap Works, Grangemouth



PRODUCTIVE WORKS, SHIELDHALL, GOVAN, NEAR GLASGOW.

PLAN OF GLASGOW.

SHOWING POSITION OF S.C.W.S. CENTRAL OFFICES, WAREHOUSES, CO-OPERATIVE HALL, &c.

PLAN OF EDINBURGH.

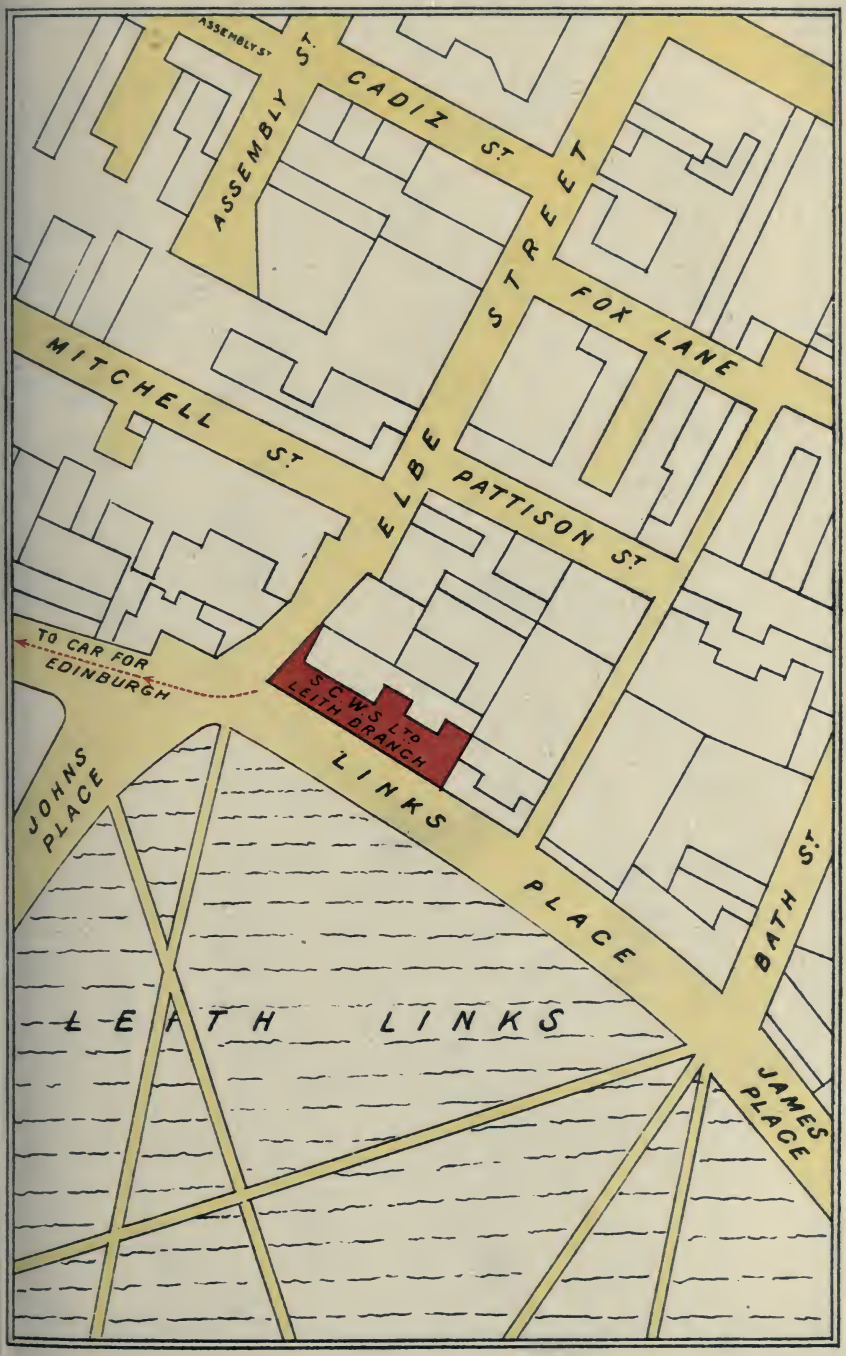
SHOWING S.C.W.S. SHOW-ROOMS.

PLAN OF EDINBURGH.

SHOWING CHANCELOT FLOUR MILLS AND JUNCTION OATMEAL MILLS, WITH THE ROUTE TO SAME FROM NEAREST RAILWAY STATION.

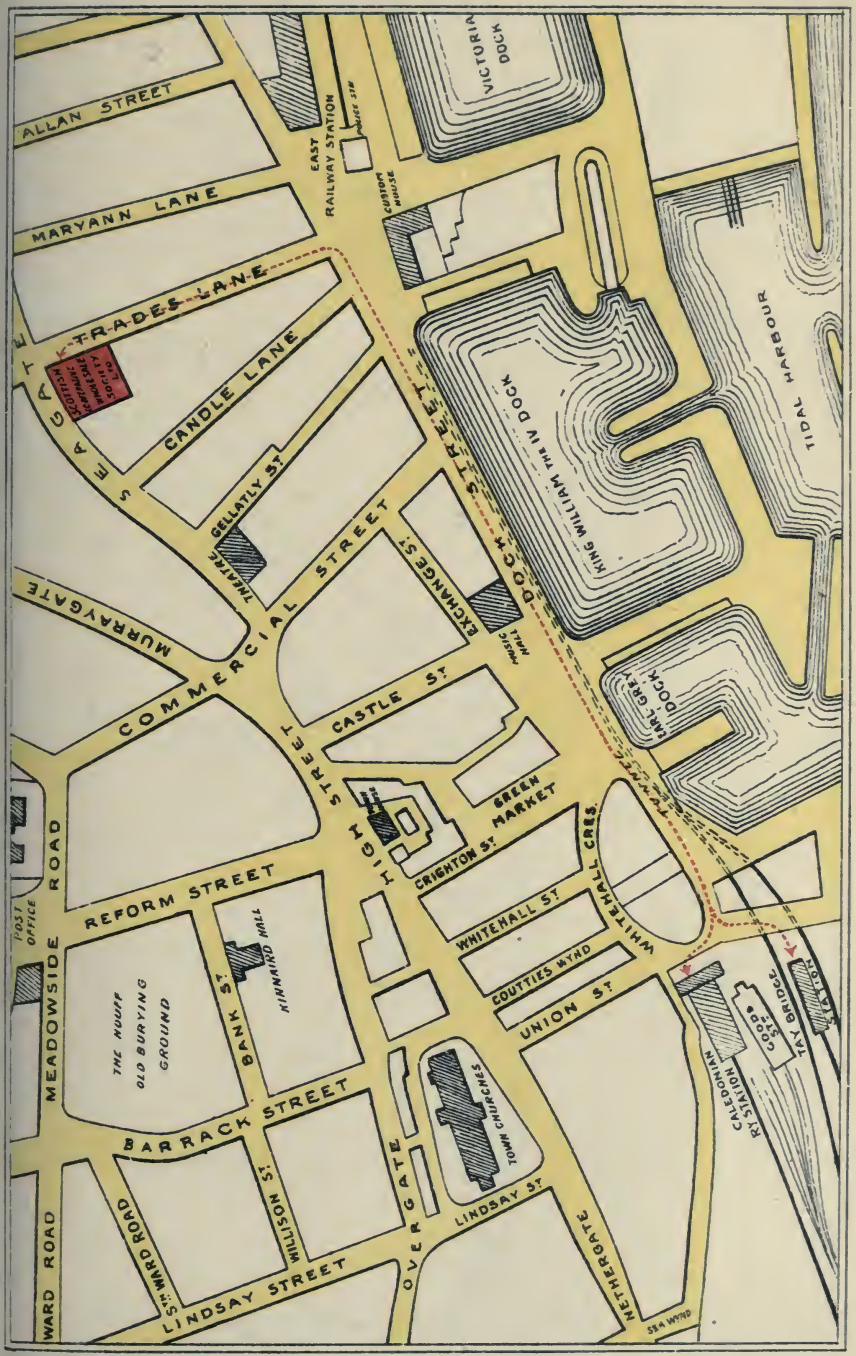
PLAN OF LEITH.

SHOWING S.C.W.S. BRANCH THERE, AND INDICATING ROUTE TO CAR FOR EDINBURGH.



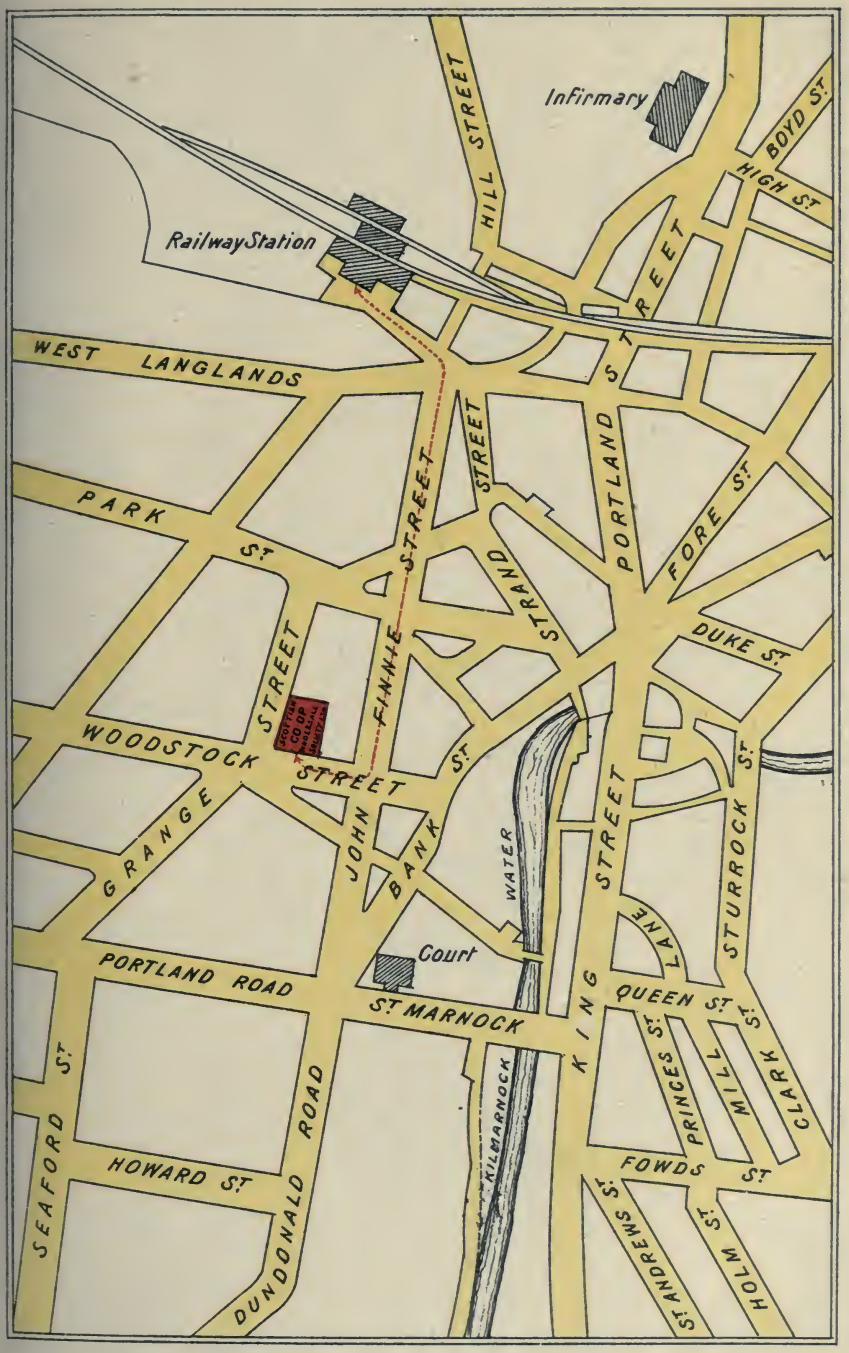
PLAN OF DUNDEE.

SHOWING S.C.W.S. PREMISES THERE, AND ROUTE TO SAME FROM RAILWAY STATIONS.



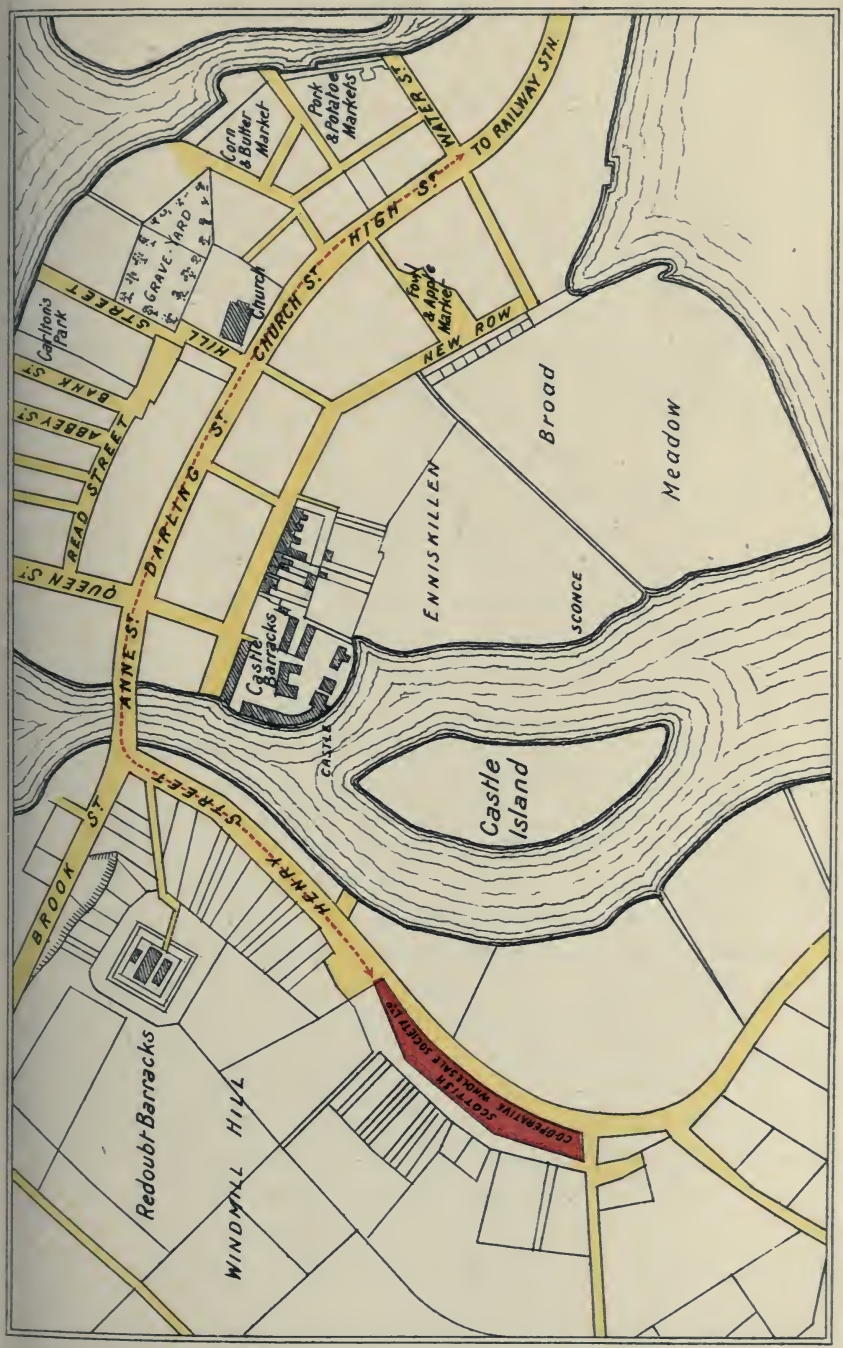
PLAN OF KILMARNOCK.

SHOWING S.C.W.S. BRANCH, AND DIRECT ROUTE TO SAME FROM RAILWAY STATION.



PLAN OF ENNISKILLEN.

SHOWING ROUTE FROM RAILWAY STATION TO S.C.W.S. PREMISES.



INTRODUCTION.

THE past year in the Co-operative world in Scotland has been one of storm and stress. The previous year ended with the bitter attacks against the movement by the Traders' Defence Association, and these attacks have continued more or less till now. It would be needless to enter into details of the agitation. We have only to refer to the statistics in the following pages as a sufficient proof that the attacks have been of no avail in arresting the onward progress of the movement.

The trade in the Distributive Department of the Wholesale Society shows continued progress, and the volume of business carried on in the various factories increases year by year. Not only is the vitality of the movement shown by the increasing trade done both in distribution and in production through the departments and factories already in existence, but also by the extension into new productive ventures.

During the past year a commencement has been made in starting Creameries in Ireland by establishing a Creamery at our Enniskillen branch, with four auxiliary Creameries in the surrounding country districts. These have been in working order for some time, and give evidence of being entirely successful. In Scotland the erection and equipment of a Creamery and Margarine Factory at Bladnock, Wigtownshire, has been commenced, and, the work being now well forward, it is expected that both butter and margarine will shortly be placed in the consumers' hands. These facts speak for themselves, and should satisfy the most enthusiastic well-wisher of the movement. Ere another year comes round the Wholesale and the Co-operative movement generally in their onward career will doubtless be looking out for "pastures new" in which to extend their trade.

SCOTTISH CO-OPERATIVE
WHOLESALE SOCIETY LIMITED.

Enrolled 20th April, 1868, under the provisions of the Industrial and Provident Societies Act, 20th August, 1867, 30 and 31 Vict., cap. 117, sec. 4.

Business Commenced 8th September, 1868.

REGISTERED OFFICE, FURNITURE, & STATIONERY WAREHOUSE:
MORRISON STREET, GLASGOW.

GROCERY AND PROVISION WAREHOUSE:
PAISLEY ROAD, GLASGOW.

DRAPERY WAREHOUSE:
DUNDAS AND ST. JAMES' STREETS, GLASGOW.

BOOT AND SHOE WAREHOUSE:
PATERSON AND ST. JAMES' STREETS, GLASGOW.

FURNITURE WAREHOUSE, DRAPERY AND BOOT SAMPLE ROOM:
CHAMBERS STREET, EDINBURGH.

BOOT AND SHOE FACTORY, CLOTHING FACTORIES, CABINET WORKSHOP, PRINTING WORKSHOP, PRESERVE AND CONFECTION WORKS, COFFEE ESSENCE WORKS, TOBACCO FACTORY, AND PICKLE WORKS:
SHIELDHALL, NEAR GOVAN, GLASGOW.

SCOTTISH

CO-OPERATIVE WHOLESALE SOCIETY

LIMITED.

Branches:

LINKS PLACE, LEITH.
GRANGE PLACE, KILMARNOCK.
TRADES LANE, DUNDEE.
HENRY STREET, ENNISKILLEN, IRELAND.

CHANCELOT ROLLER FLOUR MILLS, BONNINGTON, EDINBURGH.
SOAP WORKS, GRANGEMOUTH.
ETTRICK TWEED MILLS, SELKIRK.
JUNCTION FLOUR AND OATMEAL MILLS, LEITH.

CREAMERIES:

ENNISKILLEN, BELNALECK, GOLA, FLORENCE COURT, S. BRIDGE, IRELAND; BLADNOCH, WIGTOWNSHIRE, N.B.

TEA AND COFFEE DEPARTMENT:

Hooper Square, Leman Street, Whitechapel, London.

Bankers:

THE UNION BANK OF SCOTLAND LIMITED.

Head Offices:

GLASGOW:	LONDON:	EDINBURGH:
INGRAM STREET.	62, CORNHILL, E.C.	GEORGE STREET.
General Manager:	**Manager:**	**Manager:**
ROBERT BLYTH.	JOHN A. FRADGLEY.	HENRY HAY NORIE.

General Committee.

President:

Mr. WILLIAM MAXWELL, Caerlaverock, Polmont Station.

Secretary:

Mr. ANDREW MILLER, Haldane Cottage, Balcarres Street, Tillicoultry.

Directors:

Mr. DANIEL THOMSON .. Rolland House, Rolland Street, Dunfermline.
Mr. JOHN PEARSON..... Fenton Street, Alloa.
Mr. ISAAC Mc.DONALD .. 7, Knoxland Street, Dumbarton.
Mr. JOHN ARTHUR ..... 39, High Street, Paisley.
Mr. T. C. Mc.NAB..... 25, Dalmeny Street, Leith.
Mr. HENRY MURPHY.... Clydeview Villa, Lanark.
Mr. JOHN ADAMS ..... 9, Stanley Street, Kinning Park, Glasgow.
Mr. JOHN STEVENSON .. 5, W. Fullarton Street, Kilmarnock.
Mr. PETER GLASSE..... 296, St. George's Road, Glasgow.
Mr. THOMAS LITTLE .... 264, Scott Street, Galashiels.

Sub-Committees:

(1) Finance and Property—

Messrs. ADAMS, LITTLE, Mc.NAB, and THOMSON.

Mr. Thomson, Convener Finance. Mr. Adams, Convener Property.

(2) Grocery: Distributive and Productive—

Messrs. Mc.DONALD, PEARSON, ARTHUR, and MAXWELL.

Mr. Maxwell, Convener Distributive. Mr. Mc.Donald, Convener Productive.

(3) Drapery and Furnishing: Distributive and Productive—

Messrs. GLASSE, MILLER, STEVENSON, and MURPHY.

Mr. Glasse, Convener Distributive. Mr. Murphy, Convener Productive.

Auditors:

Mr. JOHN ALEXANDER, Paisley. | Mr. JOHN MILLEN, Rutherglen.
Mr. ROBT. J. SMITH, C.A., Glasgow.

Officers of the Society.

Manager: Mr. JAMES MARSHALL, Glasgow. **Accountant:** Mr. ROBERT MACINTOSH, Glasgow. **Cashier:** Mr. ALLAN GRAY, Glasgow.

Buyers, &c.:

Grocery and Provisions	Glasgow	Mr. E. ROSS.
" "	"	Mr. JOHN Mc.DONALD.
" "	"	Mr. JOHN JAMIESON.
" "	Leith	Mr. PETER ROBERTSON.
" "	"	Mr. WILLIAM Mc.LAREN.
" "	Kilmarnock	Mr. WILLIAM LAIRD.
" "	"	Mr. DAVID CALDWELL.
" "	Dundee	Mr. JOHN BARROWMAN.
Potato Department	Glasgow	Mr. JOHN Mc.INTYRE.
" "	Leith	Mr. JOHN WHITE.
Cattle	Glasgow	Mr. WILLIAM DUNCAN.
Provisions	Enniskillen	Mr. WILLIAM WHITE.
Preserve Works	Glasgow	Mr. N. ANDERSON.
Tobacco Factory	"	Mr. THOMAS HARKNESS.
Chancelot and Junction Flour Mills	Edinburgh	Mr. WM. F. STEWART.
"	Master Miller	Mr. SYLVANUS WEAR.
Soap Works	Grangemouth	Mr. T. B. BOLTON.
Farm	Larbert	Mr. ROBERT DEMPSTER.
Tea Department	London	Mr. CHARLES FIELDING.
Printing & Stationery Department	Glasgow	Mr. DAVID CAMPBELL.
Drapery Department	"	Mr. DAVID GARDINER.
" Assistant	"	Mr. JAMES MURRAY.
Furniture Department and Cabinet Works	"	Mr. WILLIAM MILLER.
"	Edinburgh	Mr. WILLIAM SCOTT.
Boot and Shoe Department and Factory	Glasgow	Mr. ALBERT JOHNSON.
Ettrick Tweed & Blanket Mills	Selkirk	Mr. JOS. H. CLAPPERTON.
Clerk of Works	Glasgow	Mr. JAMES DAVIDSON.
Mechanics' Department	"	Mr. JAMES COATS.
Carting Superintendent	"	Mr. JAMES CALDWELL.

Travellers:

Grocery Department	Glasgow	Mr. GEO. BLACKWOOD.
" "	"	Mr. JOHN KNOX.
" "	Leith	Mr. A. STODDART.
Tobacco	Glasgow	Mr. JOHN ROSS.
Flour Mills	Edinburgh	Mr. GEORGE FISHER.
Drapery Department	Glasgow	Mr. J. D. STEWART.
" "	"	Mr. JAMES HENRY.
" "	"	Mr. JOHN BOWMAN.
" "	"	Mr. ROBERT WOOD.
" "	Edinburgh	Mr. GEORGE TAIT.
Ettrick Mills	Glasgow	Mr. JAMES ALLAN.
Furniture Department	"	Mr. GEORGE LAWSON.
Boot and Shoe Department	"	Mr. G. W. ROSS.
" " "	"	Mr. J. J. HORN.
Coal Department	"	Mr. T. BURTON.

Business Arrangements.

Registered Office:
MORRISON STREET, GLASGOW.

Branches:
LINKS PLACE, LEITH; GRANGE PLACE, KILMARNOCK;
TRADES LANE, DUNDEE;
HENRY STREET, ENNISKILLEN, IRELAND;
CHANCELOT ROLLER FLOUR MILLS, EDINBURGH;
LEMAN STREET, WHITECHAPEL, LONDON.

BUSINESS ARRANGEMENTS.

Societies or Registered Companies, to which our trade is strictly confined, desirous of opening an account with this Society, should forward a copy of their registered Rules and latest balance sheet; or, if but recently started, a statement showing the number of members, value of shares, amount subscribed for and paid up, weekly turnover expected, and the amount of credit allowed, if any, per member in proportion to the capital paid up. Should these particulars be considered satisfactory, goods will be supplied on the following terms:—The maximum credit allowed is fourteen days, and interest is charged quarterly on all in excess of this allowance at the rate of 2½ per cent per annum, but in cases where the debt exceeds one month's purchases 5 per cent is charged.

The Directors, by authority of the general meeting, are empowered to have the books of defaulting societies examined, and to take the necessary steps to protect the other members of the federation.

Orders for goods should bear the price or brand of the article wanted, the mode of transit, and name of station to which the goods are to be sent. Orders for the different departments should be on separate slips. Goods not approved of must be returned at once and intact. No claim for breakage, short weight, &c., can be entertained unless made within six days after goods are received. Delay in delivery should be at once advised.

WEEKLY STATEMENT OF ACCOUNT.

5TH WEEK.
73RD QUARTER.

LEDGER FOLIO, 929.
119, PAISLEY ROAD,
GLASGOW, *September 3rd, 1887.*

The Grahamston and Bainsford Co-operative Society Limited.

Dr. To The Scottish Co-operative Wholesale Society Limited. Cr.

GOODS.			CASH AND CREDITS.			
Date.	Amount of each Invoice.	Balance last Statement.	Date.	Cash.	Credit.	Totals.
	£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.
		698 7 2				
Aug. 30..	0 4 3	....	Aug. 30..	....	0 5 0	....
„ 30..	18 11 7	....	„ 31..	....	1 0 0	....
„ 30..	29 0 8	....	„ 31..	....	0 12 9	....
„ 30..	32 4 0	....	„ 31..	....	0 12 10	....
„ 30..	0 17 7	....	Sept. 1..	....	0 5 6	....
„ 30..	4 10 0	....	„ 1..	....	0 1 0	....
„ 30..	4 4 0	....	„ 1..	....	1 3 6	....
„ 30..	3 2 6	....	„ 1..	....	2 7 0	....
„ 31..	0 6 6	....	„ 2..	....	0 12 9	....
„ 31..	0 8 3	....	„ 2..	....	0 12 9	....
„ 31..	0 10 10	....	„ 2..	....	0 14 9	....
„ 31..	0 8 3	....	„ 2..	....	0 10 0	....
„ 31..	1 5 0	....	„ 3..	....	0 15 6	....
„ 31..	0 10 11	....	„ 3..	....	10 11 1	....
„ 31..	59 16 9	....	„ 3..	....	0 15 6	....
„ 31..	0 11 3	....	„ 3..	....	1 12 0	....
„ 31..	7 3 5	....				22 11 11
Sept. 1..	2 10 6	....	„ 2..	600 0 0	....	600 0 0
„ 1..	4 17 6	....				
„ 1..	0 15 2	....				
„ 3..	0 6 6	....				
„ 3..	0 9 2	....				
„ 3..	17 10 0	....				
„ 3..	0 18 0	....				
„ 3..	3 10 6	....				
„ 3..	5 13 8	....				
„ 3..	12 11 1	....				
„ 3..	4 18 7	....				
„ 3..	5 3 6	....				
„ 3..	0 12 9	....				
„ 3..	0 1 10	....				
„ 3..	2 14 9	....				
„ 3..	1 8 6	....				
„ 3..	27 12 8	....				
		255 10 5				
	To balance	....			By balance	331 5 8
	£	953 17 7			£	953 17 7

If the above Statement differs from your Books, we shall be glad if you will point out the difference at once.

Terms of Membership.

EXCERPT FROM SOCIETY'S RULES.

Admission of Members and Application for Shares.

The Society shall consist of such Co-operative Societies registered under the Industrial and Provident Societies Act, 1893, or companies under the Companies Acts, or any employé of this Society who is over twenty-one years of age, as have been admitted by the Committee, but no society trafficking in intoxicating liquors shall be eligible for membership in the Society, and each admission must be entered in the minute book of the Society. Every application for membership, except in the case of employés, must be sanctioned by a resolution of a general meeting of any society or company making such application, and the same must be made in the form given in Schedule A (see appendix at end of rules), said form to be duly attested by the signature of the president, secretary, and three of the members thereof, and stamped with such society's seal. Every society or company making application shall state the number of its members, and take up not less than one share for each member, and shall increase the number annually as its members increase, in accordance with its last return to the Registrar; but no member other than a society registered under the Industrial and Provident Societies Act, 1893, shall hold an interest in the funds exceeding £50. It shall be in the option of any society or company to apply for shares in excess of their individual membership at any time; such applications shall be signed by the president, secretary, and three members of committee, but the granting of such excess shares shall be at the discretion of the Committee of this Society.

Any employé applying for membership must apply for not less than five shares.

Capital: How Paid Up.

The capital of the Society shall be raised in shares of twenty shillings each, which shall be transferable only; every member, society, or employé, on admission, shall pay the sum of not less than one shilling on each share taken up, and the unpaid portion of the shares may be paid by dividends, or bonus, and interest; but any member may pay up shares in full or in part at any time.

APPLICATION FORM.

Whereas, by a resolution of the.....Co-operative Society Limited, passed at a general meeting held on the....day of....., it was resolved to take up.....shares (being one share of twenty shillings for each member), said shares being transferable, in the **Scottish Co-operative Wholesale Society Limited**, *and to accept the same on the terms and conditions specified in the Rules. Executed under the seal of the society on the....day of..... Attested by*

.....
.....
.....
} *Three Members.*

BENEFITS DERIVED FROM MEMBERSHIP.

(*a*) The liability of the member is limited, each member being only responsible for the value of the shares held.

(*b*) Members receive double the rate of dividend on purchases paid to non-members.

(*c*) Share capital is paid 5 per cent per annum.

(*d*) Members have a share in the management of the Wholesale in proportion to the amount of goods bought, as each society has one vote in right of membership, one for the first £1,000 worth of goods bought, and one other additional vote for every complete £2,000 of purchases thereafter.

These advantages, added to the special benefits secured by the leading position of the Wholesale, will, we trust, induce societies as yet non-members to carefully reconsider the question, and take the necessary steps to secure to their members the full benefits of co-operative distribution.

CORRESPONDENCE.

All letters must be addressed to the Society, and not to individuals. Addressed envelopes are supplied at cost price. Separate slips ought to be used for the different departments—the Accountant's, Grocery and Provision, Drapery, Boot and Shoe, Furniture. The slips can all be enclosed in the one envelope. Attention to this simple rule will greatly facilitate the despatch of goods and ensure promptitude in answering inquiries; it will also aid in the classification of the letters for reference in any case of irregularity or dispute.

Cash Remittance.

Cheques must be made payable to the Society. If remitted through the UNION BANK OF SCOTLAND LIMITED, the usual commission charged will be saved.

LIST OF BRANCHES

OF THE

UNION BANK OF SCOTLAND LIMITED.

HEAD OFFICES:—GLASGOW, INGRAM STREET; EDINBURGH, GEORGE STREET.
LONDON OFFICE:—62, CORNHILL, E.C.

Branches:

Aberdeen.
Aberdeen, George Street.
" Holburn.
" West End.
Aberfeldy.
Aberlour, Strathspey.
Alloa.
Alva.
Ardrossan.
Auchterarder.
Auchtermuchty.
Ayr.
Ballater.
Banchory.
Banff.
Barrhead.
Barrhill.
Bathgate.
Beith.
Blair-Athole (sub to Pitlochrie).
Blairgowrie.
Bo'ness.
Braemar.
Brechin.
Bridge of Allan.
Buckie, Banffshire.
Castle-Douglas.
Clydebank.
Coatbridge.
Coupar-Angus.
Crieff.
Cullen.
Dalbeattie.
Dalry, Galloway.
Darvel (sub to Galston).
Doune.
Dumbarton.
Dumfries.
Dunblane.
Dundee.
Dunkeld.
Dunning.
Dunoon.
Edinburgh, Forrest Road.
" Golden Acre.
" Haymarket.
" Hunter Square.
" Lothian Road.
" Morningside.
" Murrayfield.
Edinburgh, Newington.
" Norton Park.
" S. Morningside (sub to Morningside).
Edzell.
Elgin.
Ellon.
Errol.
Fochabers.
Forfar.
Fraserburgh.
Galston.
Gatehouse.
Girvan.
Glasgow, Anderston.
" Bridgeton Cross.
" Charing Cross.
" Cowcaddens.
" Eglinton Street.
" Hillhead.
" Hope Street.
" Kinning Park.
" Mary Hill.
" St. Vincent Street.
" Shawlands.
" Springburn.
" Tradeston.
" Trongate.
" Union Street.
Gourock.
Govan.
Greenock.
Hamilton.
Helensburgh.
Huntly.
Inveraray.
Inverness.
Inverurie.
Irvine.
Johnstone.
Keith.
Killin.
Kilmarnock.
Kincardine.
Kirkcaldy.
Kirkwall.
Kirriemuir.
Ladybank.
Largs.
Larkhall.
Leith.
Lerwick.
Leslie.
Lochgelly, Fifeshire.
Lochgilphead.
Macduff.
Maybole.
Mearns (open on Tuesdays and Fridays—sub to Barrhead).
Millport.
Moffat.
Moniaive.
New Aberdour (open on Mondays and Fridays — sub to Rosehearty).
New Pitsligo.
Paisley.
Partick.
Perth.
Peterhead.
Pitlochrie.
Port-Glasgow.
Portsoy.
Renfrew.
Rosehearty.
St. Margaret's Hope, Orkney.
Scalloway, Shetland (open on Tuesdays and Fridays—sub to Lerwick).
Shettleston.
Stewarton.
Stirling.
Stonehouse (open on Mondays, Wednesdays, and Fridays—sub to Larkhall).
Strachur, Lochfyne (open on Thursdays–sub to Inveraray).
Stranraer.
Strathaven.
Stromness.
Tarbert, Lochfyne.
Tarland.
Thornhill.
Tillicoultry.
Tollcross.
Troon.
Turriff.
Wick.

STATEMENT SHOWING THE PROGRESS OF THE SOCIETY

DATE, WITH COMPARISONS OF

	Year or Quarter ending	Number of Shares Subscribed. Societies.	Number of Shares Sub-scribed. Employés.	Capital: Includes Share, Loan Reserve, and Insurance Funds.	Net Sales.
				£	£
1st Quarter.....	Dec. 7, 1868	..	..	1,795	9,697
1st Year—52 weeks	Dec. 5, 1869	..	..	5,174	81,049
2nd „ 50 „	Nov. 19, 1870	..	..	12,542	105,294
3rd „ 52 „	„ 18, 1871	..	..	18,009	162,658
4th „ „ „	„ 16, 1872	18,708	..	30,931	262,530
5th „ „ „	„ 15, 1873	21,271	..	50,433	384,489
6th „ „ „	„ 14, 1874	24,654	..	48,981	409,947
7th „ „ „	„ 13, 1875	27,112	..	56,750	430,169
8th „ 51 „	„ 4, 1876	29,008	..	67,218	457,529
9th „ 52 „	„ 3, 1877	31,945	..	72,568	589,221
10th „ „ „	„ 2, 1878	34,330	..	83,173	600,590
11th „ „ „	„ 2, 1879	36,008	..	93,076	630,097
12th „ „ „	Oct. 30, 1880	41,584	..	110,179	845,221
13th „ „ „	Nov. 5, 1881	49,073	..	135,713	986,646
14th „ „ „	„ 4, 1882	53,684	..	169,428	1,100,588
15th „ „ „	„ 3, 1883	59,529	..	195,396	1,253,154
16th „ „ „	„ 1, 1884	65,331	..	244,186	1,300,331
17th „ „ „	Oct. 31, 1885	70,066	..	288,945	1,438,220
18th „ 60 „	Dec. 25, 1886	79,874	..	333,658	1,857,152
19th „ 53 „	„ 31, 1887	87,220	..	367,309	1,810,015
20th „ 52 „	„ 29, 1888	96,521	..	409,668	1,963,853
21st „ „ „	„ 28, 1889	107,004	..	480,622	2,273,782
22nd „ „ „	„ 27, 1890	117,664	..	575,322	2,475,601
23rd „ „ „	„ 26, 1891	131,086	..	671,108	2,828,036
24th „ 53 „	„ 31, 1892	139,022	..	778,494	3,104,768
25th „ 52 „	„ 30, 1893	149,164	2,726	869,756	3,135,562
26th „ „ „	„ 29, 1894	159,820	2,629	940,835	3,056,582
27th „ „ „	„ 28, 1895	171,985	3,099	1,134,269	3,449,461
28th „ „ „	„ 26, 1896	189,763	3,194	1,237,317	3,822,580
29th „ „ „	„ 25, 1897	211,859	4,308	1,286,624	4,405,854
118–19th Quarters....	June 25, 1898	215,727	4,719	1,278,008	2,284,076

FROM ITS COMMENCEMENT IN SEPTEMBER, 1868, TILL

SALES AND OTHER INFORMATION.

Gross Total.	Increase on Corresponding Quarter of previous Year.	Rate per cent Increase.	Expenses.	Rate per £ on Sales.	
£ ..	£ ..	..	£ 153	3·8	1st Quarter.
90,791	..	..	1,035	3·0	1st Year—52 weeks.
196,041	24,155	29·7	1,549	3·5	2nd „ 50 „
358,699	57,408	54·5	2,180	3·2	3rd „ 52 „
621,230	99,872	61·4	3,469	3·1	4th „ „ „
1,005,719	121,958	46·4	5,055	3·1	5th „ „ „
1,415,667	25,458	6·6	6,696	3·9	6th „ „ „
1,845,836	20,222	4·9	7,137	3·9	7th „ „ „
2,303,365	27,359	6·3	7,540	3·9	8th „ 51 „
2,892,586	131,692	28·7	8,648	3·5	9th „ 52 „
3,493,177	11,369	1·9	10,095	4·0	10th „ „ „
4,123,275	29,507	4·9	11,117	4·2	11th „ „ „
4,968,496	215,124	34·1	13,020	3·7	12th „ „ „
5,955,143	141,424	16·7	15,757	3·8	13th „ „ „
7,055,732	113,942	11·5	19,686	4·2	14th „ „ „
8,308,886	152,565	13·8	22,120	4·2	15th „ „ „
9,609,218	47,177	3·7	24,307	4·5	16th „ „ „
11,047,438	137,888	10·6	27,314	4·5	17th „ „ „
12,904,590	418,931	29·1	36,942	4·7	18th „ 60 „
14,714,606	153,965	9·2	35,800	4·7	19th „ 53 „
16,678,460	178,897	10·0	39,411	4·8	20th „ 52 „
18,952,242	309,928	15·7	44,311	4·6	21st „ „ „
21,427,843	201,819	8·8	49,641	4·8	22nd „ „ „
24,255,880	352,435	14·2	58,140	4·8	23rd „ „ „
27,360,648	276,731	9·7	64,905	5·0	24th „ 53 „
30,496,211	30,793	1·0	72,255	5·5	25th „ 52 „
33,552,794	*78,979	*2·5	75,816	5·9	26th „ „ „
37,002,255	392,878	12·8	79,008	5·4	27th „ „ „
40,824,836	373,119	10·8	84,044	5·2	28th „ „ „
45,230,690	583,273	15·2	96,782	5·2	29th „ „ „
47,514,767	212,843	10·2	54,131	5·7	118–19th Quarters.

* Decrease.

STATEMENT SHOWING THE PROGRESS OF THE SOCIETY

DATE, WITH COMPARISONS OF SALES,

	Year or Quarter ending	Net Profit.	Total Net Profit.	Average Dividend.
		£	£	d.
1st Quarter.....	December 7, 1868..	48	..	..
1st Year—52 weeks..	December 5, 1869..	1,303	1,352	3¼
2nd „ 50 „ ..	November 19, 1870..	2,418	3,770	4¾
3rd „ 52 „ ..	„ 18, 1871..	4,131	7,902	5¼
4th „ „ „ ..	„ 16, 1872..	5,435	13,337	4¾
5th „ „ „ ..	„ 15, 1873..	7,445	20,783	4¾
6th „ „ „ ..	„ 14, 1874..	7,553	28,336	4¼
7th „ „ „ ..	„ 13, 1875..	8,232	36,569	4
8th „ 51 „ ..	„ 4, 1876..	8,836	45,405	4
9th „ 52 „ ..	„ 3, 1877..	10,925	56,330	4
10th „ „ „ ..	„ 2, 1878..	11,968	68,298	4
11th „ „ „ ..	„ 2, 1879..	14,988	83,287	4¾
12th „ „ „ ..	October 30, 1880..	21,685	104,973	6¾
13th „ 53 „ ..	November 5, 1881..	23,981	128,954	6
14th „ 52 „ ..	„ 4, 1882..	23,219	152,174	5½
15th „ „ „ ..	„ 3, 1883..	28,365	180,540	5¾
16th „ „ „ ..	„ 1, 1884..	29,434	209,974	5½
17th „ „ „ ..	October 31, 1885..	39,641	249,616	6¾
18th „ 60 „ ..	December 25, 1886..	50,398	300,014	6½
19th „ 53 „ ..	„ 31, 1887..	47,278	347,293	6¾
20th „ 52 „ ..	„ 29, 1888..	53,538	400,832	6½
21st „ „ „ ..	„ 28, 1889..	61,756	462,588	6½
22nd „ „ „ ..	„ 27, 1890..	76,545	539,134	7
23rd „ „ „ ..	„ 26, 1891..	89,090	628,225	6¾
24th „ 53 „ ..	„ 23, 1892..	96,027	724,252	6¾
25th „ 52 „ ..	„ 30, 1893..	89,116	813,368	6¼
26th „ „ „ ..	„ 29, 1894..	88,452	901,820	6
27th „ „ „ ..	„ 28, 1895..	132,374	1,034,195	7
28th „ „ „ ..	„ 26, 1896..	174,982	1,209,177	7¾
29th „ „ „ ..	„ 25, 1897..	156,341	1,365,518	8
118–19th Quarters.....	June 25, 1898..	78,919	1,454,438	7

FROM ITS COMMENCEMENT IN SEPTEMBER, 1868, TILL

AND OTHER INFORMATION—*continued.*

Reserve and Insurance Funds.			Depreciations Allowed on Buildings and Fixtures.		
Added.	Withdrawn.	Total Amount.	Amount.	Total Amount.	
£	£	£	£	£	
48	..	..	9	..	1st Quarter.
63	..	112	129	138	1st Year—52 weeks.
324	..	436	111	250	2nd „ 50 „
578	..	1,014	205	455	3rd „ 52 „
471	..	1,485	346	801	4th „ „ „
355	141	1,700	657	1,439	5th „ „ „
1,049	104	2,644	784	2,243	6th „ „ „
338	580	2,402	321	2,565	7th „ „ „
791	672	2,522	452	3,017	8th „ 51 „
918	343	3,097	485	3,503	9th „ 52 „
721	269	3,549	1,155	4,659	10th „ „ „
2,215	160	5,606	1,336	5,995	11th „ „ „
3,134	336	8,404	1,086	7,082	12th „ „ „
3,086	2,694	8,796	1,653	8,735	13th „ 53 „
3,824	334	12,286	1,688	10,424	14th „ 52 „
3,801	1,530	14,557	2,420	12,844	15th „ „ „
4,438	1,525	17,471	2,039	14,884	16th „ „ „
4,393	610	21,254	3,475	18,359	17th „ „ „
5,628	1,315	25,566	2,980	21,340	18th „ 60 „
8,474	1,389	32,651	3,019	24,360	19th „ 53 „
7,615	3,392	36,874	8,170	32,530	20th „ 52 „
10,244	2,941	44,177	6,284	38,815	21st „ „ „
10,636	1,931	52,882	6,843	45,659	22nd „ „ „
12,326	3,362	61,846	11,433	57,092	23rd „ „ „
17,353	5,052	74,147	10,219	67,311	24th „ 53 „
15,205	4,004	85,348	14,201	81,512	25th „ 52 „
14,839	34,460	65,728	48,404	129,917	26th „ „ „
16,685	3,782	78,931	35,871	165,788	27th „ „ „
29,712	4,878	103,765	41,454	207,243	28th „ „ „
23,183	3,381	123,567	33,869	241,112	29th „ „ „
15,438	3,382	135,622	23,501	264,613	118–19th Quarters.

GROCERY DEPARTMENT, GLASGOW.

Yearly Statement. Sales, Expenses, and Net Profit.

	Net Sales.				Expenses.	Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Stocks.
	Drapery and Boots.	Dundee.	Kilmarnock.	Grocery, Glasgow.	Total.					
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	d.	£ s. d.	d.	£
Quarter ending Dec. 7, 1868..	....	....	....	9,697 7 1	9,697 7 1	153 5 4	3·8	48 12 10	1·2	4,648
52 weeks „ „ 5, 1869..	....	....	....	81,094 2 6	81,094 2 6	1,035 12 8	3·0	1,303 15 0	3·8	5,478
50 „ „ Nov. 9, 1870..	....	....	....	105,249 12 4	105,249 12 4	1,549 17 2	3·5	2,418 9 2	5·6	9,060
52 „ „ „ 18, 1871..	....	....	....	162,658 7 7	162,658 7 7	2,180 18 3	3·2	4,131 8 6	6·0	14,000
52 „ „ „ 16, 1872..	....	....	....	262,530 19 10	262,530 19 10	3,469 18 4	3·1	5,435 3 9	4·9	21,050
52 „ „ „ 15, 1873..	....	....	....	384,489 4 0	384,489 4 0	5,055 15 7	3·1	7,445 19 1	4·5	24,510
52 „ „ „ 14, 1874..	....	....	....	409,947 7 9	409,947 7 9	6,696 14 2	3·9	7,553 5 2	4·4	24,700
52 „ „ „ 13, 1875..	....	....	....	430,169 7 11	430,169 7 11	7,137 15 5	3·9	8,232 11 6	4·5	29,400
51 „ „ „ 4, 1876..	42,952 0 10	....	....	414,576 19 6	457,529 0 4	7,540 2 8	3·9	8,836 2 3	4·6	39,550
52 „ „ „ 3, 1877..	50,654 14 2	....	....	507,582 14 4	558,237 8 6	8,196 19 7	3·5	10,443 15 6	4·4	39,510
52 „ „ „ 2, 1878..	56,480 17 7	....	....	467,342 1 0	523,822 18 7	8,976 5 4	4·1	10,289 0 10	4·7	40,130
52 „ „ „ 2, 1879..	60,046 3 9	....	....	481,949 12 2	541,995 15 11	9,832 8 6	4·3	12,625 11 3	5·5	50,400
52 „ „ Oct. 30, 1880..	83,856 9 10	....	....	615,601 5 5	699,457 15 3	10,880 2 11	3·7	17,908 0 6	6·0	43,190
53 „ „ Nov. 5, 1881..	102,157 0 11	11,121 15 7	....	679,534 6 4	792,813 2 10	12,930 11 8	3·9	18,439 1 3	5·5	63,380
6 months „ May 6, 1882..	53,190 8 0	10,385 14 5	12,982 1 4	336,413 13 0	412,971 16 9	8,080 8 7	4·4	8,270 16 9	4·8	61,920
6 „ „ Nov. 4, 1882..	....	....	....	383,834 1 3	383,834 1 3	5,299 13 4	3·3	7,539 19 0	4·7	34,620
52 weeks „ „ 3, 1883..	....	....	....	776,681 1 5	776,681 1 5	10,940 9 4	3·3	15,350 8 9	4·7	38,374
52 „ „ „ 1, 1884..	....	....	....	759,443 11 7	759,443 11 7	11,152 5 4	3·5	14,281 1 1	4·5	30,081
52 „ „ Oct. 31, 1885..	....	....	....	761,889 7 11	761,889 7 11	11,881 1 0	3·7	16,187 18 9	5·0	28,130
60 „ „ Dec. 25, 1886..	....	....	....	936,030 19 0	936,030 19 0	14,481 16 4	3·7	19,073 6 9	4·9	37,450
53 „ „ „ 31, 1887..	....	....	....	895,560 6 4	895,560 6 4	13,163 8 7	3·5	20,351 5 3	5·4	56,095
52 „ „ „ 29, 1888..	....	....	....	972,790 2 2	972,790 2 2	14,435 1 0	3·5	23,399 9 11	5·7	44,610
52 „ „ „ 28, 1889..	....	....	....	1,148,832 5 5	1,148,832 5 5	16,190 9 8	3·4	27,930 15 8	5·8	56,000
52 „ „ „ 27, 1890..	....	....	....	1,223,450 16 3	1,223,450 16 3	17,406 17 10	3·4	30,380 13 7	5·9	63,000
52 „ „ „ 26, 1891..	....	....	....	1,419,722 0 0	1,419,722 0 0	20,141 6 3	3·4	34,714 5 7	5·8	87,400
53 „ „ „ 31, 1892..	....	....	....	1,559,700 3 6	1,559,700 3 6	22,698 10 2	3·5	35,225 3 0	5·4	86,860
52 „ „ „ 30, 1893..	....	....	....	1,574,712 13 5	1,574,712 13 5	25,180 11 4	3·8	36,446 12 8	5·5	88,705
52 „ „ „ 29, 1894..	....	....	....	1,482,218 19 4	1,482,218 19 4	25,939 15 11	4·2	33,831 4 9	5·4	70,955
52 „ „ „ 28, 1895..	....	....	....	1,670,916 7 8	1,670,916 7 8	26,587 13 0	3·8	49,578 12 3	7·1	80,424
52 „ „ „ 26, 1896..	....	....	....	1,872,908 17 6	1,872,908 17 6	28,110 0 7	3·6	55,280 10 11	7·0	68,937
52 „ „ „ 25, 1897..	....	....	....	2,245,591 11 6	2,245,591 11 6	31,411 14 6	3·3	63,068 6 7	6·7	87,121
26 „ „ June 25, 1898..	....	....	....	1,173,761 14 11	1,173,761 14 11	17,100 5 5	3·5	29,233 9 1	5·9	76,329
Totals.....	449,337 15 1	21,507 10 0	12,982 1 4	26,206,891 19 11	26,690,719 6 4	405,837 15 9	3·6	635,254 16 11	5·7	....

GROCERY DEPARTMENT, LEITH.

Yearly Statement, showing Sales, Expenses, and Net Profit.

	Net Sales.	Expenses.	Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Amount of Stock.
	£ s. d.	£ s. d.	d.	£ s. d.	d.	£
Year ending November 3, 1877—52 weeks....	30,984 0 9	451 17 0	3·5	481 12 9	3·7	4,590
„ „ „ 2, 1878 „ „	76,767 11 1	1,119 10 4	3·5	1,679 0 11	5·2	3,000
„ „ „ 1, 1879 „ „	88,101 15 11	1,284 16 8	3·5	2,363 8 3	6·4	6,480
„ „ October 30, 1880 „ „	145,764 0 3	2,140 6 2	3·5	3,777 4 2	6·2	8,410
„ „ November 5, 1881—53 „	193,833 10 10	2,826 11 8	3·5	5,542 7 9	6·8	13,400
„ „ „ 4, 1882—52 „	205,728 16 3	2,927 11 2	3·4	4,895 11 9	5·7	14,890
„ „ „ 3, 1883 „ „	255,160 2 2	3,488 17 9	3·2	6,093 19 3	5·7	20,045
„ „ „ 1, 1884 „ „	281,509 2 4	3,992 8 2	3·4	6,935 10 4	5·9	16,250
„ „ October 31, 1885 „ „	363,664 7 11	5,031 1 8	3·3	10,572 0 8	6·9	29,750
„ „ December 25, 1886—60 „	496,240 13 8	7,160 19 5	3·4	12,452 11 4	6·0	24,000
„ „ „ 31, 1887—53 „	496,673 11 8	7,256 5 4	3·5	13,217 13 3	6·3	42,420
„ „ „ 29, 1888—52 „	536,600 10 6	7,971 7 4	3·5	14,112 13 9	6·3	31,080
„ „ „ 28, 1889 „ „	584,617 12 1	8,381 3 1	3·4	13,525 12 9	5·5	35,750
„ „ „ 27, 1890 „ „	602,908 9 5	8,371 5 10	3·3	15,031 4 6	5·9	34,600
„ „ „ 26, 1891 „ „	693,179 13 10	9,825 7 8	3·4	18,421 11 10	6·4	42,820
„ „ „ 31, 1892—53 „	737,663 6 4	10,317 18 1	3·3	17,767 8 10	5·7	41,050
„ „ „ 30, 1893—52 „	757,569 9 10	10,935 4 7	3·4	15,898 18 7	5·0	52,409
„ „ „ 29, 1894 „ „	706,466 3 9	10,718 5 3	3·6	16,488 12 2	5·6	33,464
„ „ „ 28, 1895 „ „	751,550 19 7	10,531 15 8	3·3	22,885 11 2	7·3	31,647
„ „ „ 26, 1896 „ „	805,758 8 11	11,144 9 7	3·3	22,569 12 8	6·7	26,530
„ „ „ 25, 1897—52 „	901,669 12 2	11,901 14 3	3·1	24,798 5 5	6·6	34,204
Half Year ending June 25, 1898—26 „	463,523 19 7	6,329 4 10	3·3	12,980 18 5	6·7	24,453
Totals	10,175,935 18 10	144,108 1 6	3·4	262,491 10 6	6·2	

Quarterly Statement, Grocery Department, Kilmarnock.—From Date of keeping a Separate Account.

Quarter ending	Net Sales.	Expenses.	Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Stocks.
	£ s. d.	£ s. d.	d.	£ s. d.	d.	£
August 5, 1882	6,594 0 5	190 15 1	7·0	163 7 8	6·0	535
November 4, 1882	8,849 10 3	221 7 8	6·0	137 9 1	3·7	1,550
February 3, 1883	9,894 13 1	245 18 11	5·9	362 11 7	8·7	2,320
May 5, 1883	10,192 13 4	236 7 10	5·5	472 3 0	11·1	2,120
August 4, 1883	7,979 7 10	245 14 8	7·3	238 4 11	7·1	720
November 3, 1883	11,625 19 8	225 0 1	4·6	176 13 6	3·6	1,663
February 2, 1884	8,446 16 2	217 1 5	6·1	123 10 4	3·5	2,898
May 3, 1884	9,492 2 9	197 12 5	4·9	162 2 9	4·0	1,781
August 2, 1884	9,145 12 11	208 15 8	5·4	114 15 5	3·0	963
November 1, 1884	12,989 5 11	198 7 11	3·7	235 6 3	4·2	2,812
January 31, 1885	10,094 9 8	204 18 3	4·8	69 14 9	1·6	2,521
May 2, 1885	8,874 3 9	159 14 3	4·3	258 5 9	6·9	1,750
August 1, 1885	8,644 2 7	192 11 6	5·3	102 4 1	2·8	1,132
October 31, 1885	14,012 17 7	208 14 3	3·5	534 12 2	9·1	2,300
January 30, 1886	9,461 10 4	204 13 0	5·2	295 13 5	7·5	2,010
May 1, 1886	9,439 14 11	177 13 5	4·5	289 7 4	7·3	1,600
July 31, 1886	9,434 7 4	193 15 8	4·9	264 10 0	6·7	760
*December 25, 1886	23,129 5 10	309 3 2	3·2	908 16 9	9·4	2,070
March 26, 1887	11,129 13 7	170 3 9	3·6	364 3 8	7·8	2,615
June 25, 1887	9,928 13 5	189 4 9	4·5	255 7 8	6·1	1,525
September 24, 1887	15,469 2 4	221 10 8	3·4	895 18 3	13·6	1,070
†December 31, 1887	16,152 2 11	245 9 8	4·2	758 15 6	11·2	2,585
March 31, 1888	11,715 9 7	179 9 8	4·0	328 8 3	6·7	2,850
June 30, 1888	13,539 14 3	202 10 10	3·6	379 15 5	6·7	2,410
September 29, 1888	13,946 14 7	218 14 2	3·8	23 10 11	0·4	2,329
December 29, 1888	15,162 13 11	229 9 1	3·6	324 10 8	5·1	3,200
March 30, 1889	10,597 0 5	178 4 0	4·0	178 19 2	4·0	2,080
June 29, 1889	11,538 7 6	216 13 3	4·5	102 6 9	2·1	2,600
September 28, 1889	14,378 11 7	224 18 1	3·7	406 12 5	6·8	1,420
December 28, 1889	17,926 18 8	233 2 5	3·1	623 11 11	8·3	2,910

* Twenty-one weeks. † Fourteen weeks.

March	29,	1890	12,361	8	6	194	12	5	3·7	560	3	8	10·8	2,040
June	28,	1890	13,618	4	4	275	0	3	4·8	563	8	7	9·9	1,050
September	27,	1890	14,223	6	2	199	8	3	3·3	550	8	9	9·2	190
December	27,	1890	16,807	11	3	246	2	10	3·5	972	15	1	13·8	2,400
March	28,	1891	14,162	9	0	222	13	6	3·7	685	3	1	11·6	1,480
June	27,	1891	14,804	7	6	274	11	7	4·4	609	2	3	9·8	2,000
September	26,	1891	16,299	14	11	264	15	11	3·8	620	3	7	9·1	1,170
December	26,	1891	22,168	2	4	327	1	2	3·5	875	2	0	9·5	2,225
March	26,	1892	16,745	1	7	276	11	9	3·9	1,070	6	5	15·3	2,400
June	25,	1892	15,327	12	8	315	14	3	4·9	786	7	3	12·3	2,440
†September	24,	1892	17,342	12	1	335	16	11	4·6	358	10	10	4·9	2,070
December	31,	1892	23,251	16	11	374	11	5	3·8	897	7	7	9·2	2,000
April	1,	1893	17,353	1	8	305	15	3	4·2	658	4	6	9·1	2,070
July	1,	1893	15,298	10	11	339	9	7	5·3	298	14	7	4·6	1,985
September	30,	1893	17,856	2	9	371	12	1	4·9	438	0	5	5·8	1,840
December	30,	1893	20,351	19	6	411	12	1	4·8	782	16	4	9·2	1,850
March	31,	1894	18,471	14	6	394	9	5	5·1	534	4	2	6·9	2,570
June	30,	1894	17,108	10	6	400	14	8	5·6	623	10	7	8·7	1,890
September	29,	1894	17,723	14	11	407	3	10	5·5	‡337	17	2	4·5	1,540
December	29,	1894	21,701	16	6	437	16	7	4·8	1,273	17	4	14·0	2,370
March	30,	1895	20,133	13	0	419	6	3	5·0	889	13	2	10·6	2,945
June	29,	1895	17,831	14	10	418	13	7	5·6	405	4	8	5·4	2,515
September	28,	1895	19,055	18	0	449	8	11	5·6	440	19	4	5·5	1,210
December	28,	1895	22,051	6	7	432	6	2	4·7	1,053	0	4	11·4	2,030
March	28,	1896	18,192	2	1	433	19	2	5·6	817	0	0	10·7	1,912
June	27,	1896	17,443	19	2	434	15	8	6·0	517	17	9	7·1	1,221
*December	26,	1896	44,588	13	2	942	14	6	5·1	1,795	15	0	9·6	2,836
*June	26,	1897	45,321	18	4	949	4	8	5·0	1,598	9	0	8·5	2,007
*December	25,	1897	53,689	18	4	1,132	16	3	5·0	1,734	9	6	7·7	3,049
*June	25,	1898	47,071	13	5	1,042	18	7	5·3	1,079	2	6	5·5	1,993
Totals			998,144	12	6	19,379	13	0	4·6	32,693	10	5	7·8	....

* Half Year. † Fourteen weeks. ‡ Loss.

QUARTERLY STATEMENT, GROCERY DEPARTMENT, DUNDEE.—From Date of keeping a Separate Account.

Quarter ending	Net Sales.	Expenses.	Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Net Loss.	Rate per £ of Sales.	Stocks.
	£ s. d.	£ s. d.	d.	£ s. d.	d.	£ s. d.	d.	£
August 5, 1882..	6,328 4 0	237 2 11	8·8	....	..	126 19 9	4·8	1,204
November 4, 1882..	7,180 12 3	207 17 9	7·0	....	..	98 12 7	3·3	1,475
February 3, 1883..	8,513 10 1	217 6 4	6·1	67 12 4	1·8	....	..	1,040
May 5, 1883..	8,583 16 3	226 13 4	6·3	96 1 7	2·7	....	..	1,080
August 4, 1883..	9,050 6 4	245 1 3	6·5	5 15 3	0·1	....	..	1,923
November 3, 1883..	8,533 5 8	218 11 2	6·1	71 2 5	2·0	....	..	2,455
February 2, 1884..	9,278 1 10	235 12 9	6·1	88 14 11	2·2	....	..	2,250
May 3, 1884..	10,943 14 6	252 16 9	5·6	181 7 10	4·0	....	..	1,975
August 2, 1884..	12,648 2 11	262 11 10	5·0	260 9 7	4·9	....	..	2,950
November 1, 1884..	13,776 3 6	275 12 6	4·8	73 16 8	1·3	....	..	2,690
January 31, 1885..	12,080 7 2	291 8 8	5·8	111 1 3	2·2	....	..	1,080
May 2, 1885..	13,424 7 0	242 12 6	4·3	189 3 2	3·4	....	..	1,950
August 1, 1885..	14,930 3 3	251 12 1	4·0	359 16 4	5·8	....	..	2,940
October 31, 1885..	15,685 3 4	271 7 11	4·2	348 15 2	5·3	....	..	2,890
January 30, 1886..	12,248 16 9	248 12 8	4·8	238 13 5	4·6	....	..	1,300
May 1, 1886..	13,616 12 9	283 8 7	5·0	86 11 2	1·5	....	..	2,670
July 31, 1886..	14,912 1 10	265 7 11	4·2	205 17 7	3·3	....	..	3,250
*December 25, 1886..	22,975 17 8	397 17 9	4·1	348 8 3	3·7	....	..	2,600
March 26, 1887..	13,916 4 6	244 6 5	4·2	163 5 0	2·8	....	..	1,885
June 25, 1887..	13,810 2 11	241 9 2	4·2	210 10 3	3·6	....	..	3,050
September 24, 1887..	15,064 15 6	265 8 7	4·2	212 6 11	3·4	....	..	3,020
†December 31, 1887..	16,231 4 0	281 14 4	4·2	279 17 11	4·2	....	..	3,210
March 31, 1888..	12,205 12 7	246 11 4	4·8	286 9 8	5·6	....	..	2,770
June 30, 1888..	14,865 19 7	262 6 11	4·2	154 19 5	2·5	....	..	3,740
September 29, 1888..	14,857 13 3	281 9 7	4·5	253 8 2	4·1	....	..	5,370
December 29, 1888..	15,323 1 0	284 8 1	4·4	321 3 11	5·0	....	..	2,710
March 30, 1889..	16,415 11 3	256 13 3	3·7	245 2 6	3·5	....	..	3,230
June 29, 1889..	20,090 11 2	286 1 0	3·4	618 7 4	7·3	....	..	5,940

* Twenty-one weeks. † Fourteen weeks.

September 28, 1889..	19,022 12 6	295 18 4	3·7	60 4 11	0·7	....	..	4,590
December 28, 1889..	17,987 11 8	284 1 6	3·7	206 9 7	2·7	....	..	4,150
March 29, 1890..	15,713 6 7	274 19 11	4·2	244 7 7	3·7	....	..	3,420
June 28, 1890..	16,324 16 0	288 16 9	4·2	244 8 2	3·6	....	..	3,590
September 27, 1890..	18,593 3 6	321 13 11	4·1	290 8 8	3·7	....	..	5,390
December 27, 1890..	16,411 8 5	303 8 0	4·4	364 2 5	5·3	....	..	4,070
March 28, 1891..	19,284 18 2	322 10 5	4·0	282 12 10	3·5	....	..	4,070
June 27, 1891..	19,673 16 4	313 17 9	3·8	309 10 10	3·7	....	..	5,200
September 26, 1891..	21,683 3 1	310 16 4	3·4	458 0 11	5·0	....	..	4,360
December 26, 1891..	19,207 14 2	296 1 6	3·7	338 8 8	4·2	....	..	3,550
March 26, 1892..	21,503 7 8	290 18 2	3·2	390 5 0	4·3	....	..	3,500
June 25, 1892..	22,609 4 1	314 3 2	3·3	251 1 8	2·6	....	..	4,660
September 24, 1892..	24,100 0 1	354 16 8	3·5	464 9 11	4·7	....	..	7,940
†December 31, 1892..	23,459 3 2	314 3 2	3·2	553 0 11	5·8	....	..	3,990
April 1, 1893..	21,282 4 1	299 13 0	3·3	453 10 4	5·1	....	..	2,970
July 1, 1893..	24,031 11 5	313 9 1	3·1	606 6 8	6·0	....	..	5,280
September 30, 1893..	23,872 2 1	310 0 1	3·1	511 9 8	5·1	....	..	3,730
December 30, 1893..	23,682 9 9	317 2 7	3·2	658 12 7	6·9	....	..	2,900
March 31, 1894..	21,590 11 5	305 17 0	3·4	593 13 6	6·6	....	..	2,704
June 30, 1894..	23,132 16 7	308 3 0	3·2	629 8 7	6·5	....	..	4,377
September 29, 1894..	24,272 16 2	333 9 7	3·2	599 1 7	5·9	....	..	3,380
December 29, 1894..	20,739 17 2	306 0 9	3·5	547 8 3	6·3	....	..	2,214
March 30, 1895..	21,641 16 11	288 17 1	3·2	483 1 9	5·3	....	..	1,670
June 29, 1895..	24,223 17 1	319 7 5	3·1	614 15 4	6·0	....	..	2,812
September 28, 1895..	25,330 0 9	316 4 10	2·9	639 7 8	6·0	....	..	2,505
December 28, 1895..	25,149 4 6	303 14 10	2·9	553 2 5	5·3	....	..	2,260
March 28, 1896..	26,174 2 4	325 12 6	3·0	656 16 4	6·0	....	..	2,450
June 27, 1896..	26,815 8 0	327 0 6	3·0	675 18 1	6·0	....	..	2,743
‡December 26, 1896..	56,486 2 2	645 14 3	2·7	1,728 5 3	7·3	....	..	2,087
‡June 26, 1897..	53,429 3 2	668 5 6	3·0	1,354 17 7	6·1	....	..	2,580
‡December 25, 1897..	55,664 18 8	706 5 6	3·0	1,701 16 3	7·3	....	..	2,833
‡June 25, 1898..	53,012 11 5	669 5 0	3·0	1,580 19 2	7·1	....	..	3,030
Totals..	1,193,623 1 11	18,632 11 5	3·7	24,525 1 1	..	225 12 4	..	..
				225 12 4	..			
				24,299 8 9	4·8			

† Fourteen weeks.
‡ Half year.

QUARTERLY STATEMENT, DRAPERY DEPARTMENT.—From Date of keeping a Separate Account.

Quarter ending	Net Sales. Boots.	Furniture.	Drapery.	Total.	Expenses.	Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Stocks.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£	£ s. d.	£	£
August 5, 1882 ..	8,351 15 0	2,693 6 11	21,144 6 11	32,189 8 10	1,123 9 9	8·4	1,171 8 2	8·7	28,560
Nov. 4, 1882 ..	9,267 11 10	2,057 1 11	25,587 12 9	36,912 6 6	1,356 1 2	8·8	1,308 6 6	8·7	34,030
Feb. 3, 1883 ..	7,520 4 4	2,280 17 3	22,301 14 3	32,102 15 10	1,409 11 3	10·5	967 14 0	7·2	33,260
May 5, 1883 ..	8,159 0 7	1,904 14 4	25,682 6 9	35,746 1 8	1,438 12 11	9·6	1,090 8 2	7·3	31,231
August 4, 1883 ..	9,368 12 4	3,045 1 9	23,937 10 11	36,351 5 0	1,447 8 1	9·5	1,284 12 4	8·5	31,253
Nov. 3, 1883 ..	9,658 4 3	2,518 11 10	30,562 12 8	42,739 8 9	1,534 9 3	8·6	1,807 4 8	10·1	32,281
Feb. 2, 1884 ..	8,944 16 1	2,994 17 9	26,445 3 8	38,384 17 6	1,588 18 8	9·9	1,605 11 5	10·0	33,192
May 3, 1884 ..	9,782 13 2	2,307 11 1	30,463 14 9	42,553 19 0	1,666 5 8	9·4	1,591 16 7	9·0	36,065
August 2, 1884 ..	10,981 0 10	4,595 4 10	28,337 2 6	43,913 8 2	1,731 9 9	9·4	1,717 4 10	9·3	35,784
Nov. 1, 1884 ..	10,884 13 3	2,887 1 9	34,034 16 0	47,806 11 0	1,827 15 5	9·1	1,899 14 5	9·5	39,661
Jan. 31, 1885 ..	....	....	30,267 3 3	30,267 3 3	1,290 0 9	10·2	1,319 11 1	10·1	31,084
May 2, 1885 ..	....	....	37,153 15 9	37,153 15 9	1,414 15 11	9·1	1,492 17 7	9·6	32,340
August 1, 1885 ..	....	....	33,578 12 7	33,578 12 7	1,438 19 0	10·2	1,211 0 11	8·7	31,020
Oct. 31, 1885 ..	....	....	39,994 14 4	39,994 14 4	1,547 6 10	9·2	1,847 0 5	11·0	35,990
Jan. 30, 1886 ..	....	....	33,029 17 3	33,029 17 3	1,554 9 2	11·2	1,216 7 10	9·0	33,150
May 1, 1886 ..	....	....	44,570 17 11	44,570 17 11	1,641 9 6	8·8	1,709 19 3	9·2	36,340
July 31, 1886 ..	....	....	42,129 5 5	42,129 5 5	1,705 8 3	9·7	1,801 11 5	10·3	40,100
*Dec. 25, 1886 ..	....	....	75,835 10 10	75,835 10 10	3,362 6 4	10·6	3,983 5 11	12·6	45,740
March 26, 1887 ..	....	....	40,647 13 5	40,647 13 5	2,028 12 8	11·9	1,248 2 8	7·3	47,670
June 25, 1887 ..	....	....	50,432 4 9	50,432 4 9	2,081 15 1	9·9	2,185 17 1	10·4	42,170
Sept. 24, 1887 ..	....	....	47,697 15 3	47,697 15 3	2,065 14 10	10·3	2,234 6 10	11·2	45,870
†Dec. 31, 1887 ..	....	....	55,420 13 10	55,420 13 10	2,294 1 9	10·0	2,487 10 2	10·7	41,400
March 31, 1888 ..	....	....	48,630 9 0	48,630 9 0	2,176 17 7	10·7	1,661 14 11	8·2	48,645
June 30, 1888 ..	....	....	56,216 13 4	56,216 13 4	2,257 18 4	9·6	2,175 16 9	9·2	43,240
Sept. 29, 1888 ..	....	....	57,138 9 11	57,138 9 11	2,324 4 0	9·7	2,186 15 11	9·2	50,050
Dec. 29, 1888 ..	....	....	56,928 16 6	56,928 16 6	2,486 11 6	10·4	2,057 16 3	8·6	47,990
March 30, 1889 ..	....	....	55,006 13 0	55,006 13 0	2,493 3 11	10·8	2,294 3 2	10·0	54,600

* Twenty-one weeks. † Fourteen weeks.

June 29, 1889 ..	....	....	64,163 10 4	64,163 10 4	2,645 6 9	9·9	3,167 18 6	11·8	50,900
Sept. 28, 1889 ..	....	....	67,747 18 7	67,747 18 7	2,776 1 7	9·8	2,707 18 0	9·5	64,600
Dec. 28, 1889 ..	....	....	74,256 1 8	74,256 1 8	2,887 18 9	9·3	3,230 4 0	10·4	58,800
March 29, 1890 ..	....	....	71,632 4 4	71,632 4 4	2,997 12 3	10·0	3,297 1 4	11·0	72,080
June 28, 1890 ..	....	....	81,166 2 4	81,166 2 4	3,306 17 9	9·7	3,416 9 5	10·1	62,200
Sept. 27, 1890 ..	....	....	82,909 0 0	82,909 0 0	3,597 19 6	10·4	3,400 5 8	9·8	74,620
Dec. 27, 1890 ..	....	....	90,353 10 7	90,353 10 7	3,709 0 1	9·8	4,456 19 3	11·8	64,000
March 28, 1891 ..	....	....	75,469 2 3	75,469 2 3	3,915 7 4	12·4	2,738 0 2	8·7	78,000
June 27, 1891 ..	....	....	87,041 2 1	87,041 2 1	4,101 15 7	11·3	3,088 16 11	8·5	70,100
Sept. 26, 1891 ..	....	....	87,043 18 2	87,043 18 2	4,030 16 4	11·1	3,269 6 3	9·0	80,980
Dec. 26, 1891 ..	....	....	100,331 15 2	100,331 15 2	4,091 11 4	9·7	4,716 18 9	11·2	69,970
March 26, 1892 ..	....	....	90,987 12 0	90,987 12 0	4,312 4 7	11·3	3,410 19 8	9·0	84,400
June 25, 1892 ..	....	....	100,312 14 3	100,312 14 3	4,375 13 0	10·4	4,331 15 8	10·3	77,810
Sept. 24, 1892 ..	....	....	97,495 2 3	97,495 2 3	4,541 0 1	11·1	4,141 16 5	10·2	85,680
†Dec. 31, 1892 ..	....	....	112,572 7 1	112,572 7 1	4,838 11 9	10·3	5,132 1 9	10·9	79,420
April 1, 1893 ..	....	....	92,117 12 4	92,117 12 4	4,708 2 4	12·2	2,895 2 10	7·5	90,050
July 1, 1893 ..	....	....	94,045 12 6	94,045 12 6	4,793 14 5	12·2	3,645 10 11	9·3	85,269
Sept. 30, 1893 ..	....	....	103,764 6 9	103,764 6 9	5,078 19 6	11·7	4,204 13 9	9·7	90,033
Dec. 30, 1893 ..	....	....	102,613 8 2	102,613 8 2	4,950 13 3	11·5	3,824 19 5	8·9	81,459
March 31, 1894 ..	....	....	99,436 13 4	99,436 13 4	5,131 13 5	12·4	2,937 12 1	7·1	88,312
June 30, 1894 ..	....	....	104,784 14 0	104,784 14 0	5,276 10 0	12·0	4,033 18 10	9·2	83,201
Sept. 29, 1894 ..	....	....	102,180 18 3	102,180 18 3	5,356 18 6	12·5	3,463 9 7	8·1	89,089
Dec. 29, 1894 ..	....	....	113,241 0 11	113,241 0 11	5,185 12 8	10·9	4,787 0 6	10·1	77,012
March 30, 1895 ..	....	....	109,852 12 5	109,852 12 5	5,505 8 3	12·0	2,793 5 11	6·1	82,726
June 29, 1895 ..	....	....	117,549 19 10	117,549 19 10	5,635 5 6	11·5	4,656 12 4	9·5	81,329
Sept. 28, 1895 ..	....	....	129,982 5 4	129,982 5 4	5,843 17 3	10·7	5,217 1 4	9·6	95,661
Dec. 28, 1895 ..	....	....	136,734 9 0	136,734 9 0	5,659 14 5	9·9	6,669 15 7	11·7	103,971
March 28, 1896 ..	....	....	119,190 18 7	119,190 18 7	6,015 15 7	12·1	3,668 11 2	7·4	114,532
June 27, 1896 ..	....	....	134,363 14 11	134,363 14 11	6,175 19 8	11·0	5,233 15 5	9·3	114,526
‡Dec. 26, 1896 ..	....	....	295,105 17 7	295,105 17 7	12,604 15 1	10·2	13,820 9 2	11·2	96,535
‡June 26, 1897 ..	....	....	285,375 7 4	285,375 7 4	12,901 1 7	10·8	11,382 11 0	9·6	100,751
‡Dec. 25, 1897 ..	....	....	308,332 1 7	308,332 1 7	14,228 11 9	11·0	12,845 3 6	9·9	110,518
‡June 25, 1898 ..	....	....	293,875 5 10	293,875 5 10	14,917 10 3	12·2	10,602 10 5	8·6	120,506
Totals	92,918 11 8	27,284 9 5	5,099,205 7 3	5,219,408 8 4	235,385 17 5	10·8	208,746 14 9	9·6	....

† Fourteen weeks.
‡ Half year.

QUARTERLY STATEMENT, BOOT AND SHOE DEPARTMENT.

From Date of keeping a Separate Account.

Quarter ending	Net Sales.	Expenses.	Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Stocks.
	£ s. d.	£ s. d.		£ s. d.		£
January 31, 1885	10,188 11 5	290 18 9	6·8	596 3 8	14·0	5,990
May 2, 1885	12,549 19 5	353 2 4	6·7	608 18 9	11·6	5,530
August 1, 1885	16,185 10 11	429 16 10	6·4	777 3 8	11·5	9,400
October 31, 1885	16,542 18 4	529 0 6	7·6	499 12 2	7·2	11,520
January 30, 1886	14,120 7 6	549 9 11	9·3	460 5 6	7·8	11,200
May 1, 1886	16,190 5 3	556 12 0	8·3	560 19 3	8·3	11,130
July 31, 1886	16,467 16 11	538 0 6	7·9	585 11 5	8·5	11,490
*December 25, 1886	28,856 18 8	980 7 10	8·2	942 0 7	7·8	15,500
March 25, 1887	14,242 19 10	602 18 11	10·1	256 19 6	4·3	14,150
June 25, 1887	18,416 14 3	602 10 3	7·8	616 6 6	8·0	13,185
September 24, 1887	17,259 16 10	598 15 6	8·2	310 11 7	4·3	14,730
†December 31, 1887	20,704 14 9	736 4 10	8·3	605 2 9	7·0	15,490
March 31, 1888	16,373 12 5	669 10 7	10·1	153 9 6	2·3	15,630
June 30, 1888	19,721 3 3	652 6 7	8·0	389 16 3	4·7	11,710
September 29, 1888	19,657 10 9	705 7 2	8·6	464 2 1	5·6	13,300
December 29, 1888	22,183 2 7	781 13 8	8·4	424 2 5	4·7	15,390
March 30, 1889	18,000 17 5	751 17 11	10·0	240 2 8	3·2	14,680
June 29, 1889	24,306 1 9	873 14 1	8·6	589 8 9	5·8	15,070
September 28, 1889	22,671 17 3	872 5 2	9·2	441 5 7	4·7	18,000
December 28, 1889	26,200 2 6	893 19 7	8·2	720 13 3	6·6	16,950
March 29, 1890	22,593 13 8	900 17 4	9·5	444 10 10	4·7	16,420
June 28, 1890	28,847 19 5	1,022 19 8	8·5	885 16 10	7·4	16,560
September 27, 1890	29,285 17 2	929 3 8	7·7	888 6 1	7·2	15,650
December 27, 1890	31,008 16 11	958 18 0	7·4	1,012 6 5	7·8	14,360
March 28, 1891	27,090 17 3	988 0 7	8·7	889 8 2	7·8	14,930

* Twenty-one weeks. † Fourteen weeks.

QUARTERLY STATEMENT, BOOT AND SHOE DEPARTMENT—*continued.*

Quarter ending	Net Sales.	Expenses.	Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Stocks.
	£ s. d.	£ s. d.		£ s. d.		£
June 27, 1891	34,702 19 11	1,040 19 8	7·2	1,292 6 11	8·9	17,050
September 26, 1891	33,273 16 8	1,019 3 9	7·3	1,238 11 2	8·9	14,800
December 26, 1891	37,424 1 0	1,097 15 8	7·0	1,515 18 10	9·7	17,470
March 26, 1892	29,028 13 5	1,088 15 7	9·0	1,009 4 2	8·3	17,630
June 25, 1892	39,526 1 10	1,230 1 10	7·4	1,645 17 8	9·9	16,760
September 24, 1892	35,601 10 8	1,200 1 5	8·1	1,208 12 7	8·1	16,650
†December 31, 1892	42,902 19 10	1,387 11 9	7·7	1,906 4 3	10·6	20,490
April 1, 1893	32,874 3 1	1,352 1 5	9·8	1,084 0 1	7·9	21,480
July 1, 1893	43,534 17 11	1,742 5 2	9·6	1,442 18 6	7·9	25,747
September 30, 1893	36,008 15 2	1,771 7 0	11·8	883 16 4	5·8	25,372
December 30, 1893	41,348 0 6	1,871 15 6	10·8	1,145 6 1	6·6	29,188
March 31, 1894	34,803 19 0	1,890 8 9	13·0	743 5 0	5·0	27,095
June 30, 1894	46,030 15 0	1,898 3 1	9·9	1,126 12 10	5·9	24,974
September 29, 1894	34,833 2 10	1,880 16 10	12·9	592 16 6	4·0	28,874
December 29, 1894	44,641 12 0	1,947 9 5	10·4	1,154 13 1	6·2	31,096
March 30, 1895	37,839 2 0	1,963 12 10	12·4	539 0 3	3·4	31,105
June 29, 1895	53,632 11 11	2,087 11 2	9·3	1,519 1 9	6·8	26,774
September 28, 1895	43,355 4 10	1,972 0 10	10·9	1,296 18 6	7·1	33,051
December 28, 1895	52,810 18 10	2,062 8 5	9·4	1,568 3 11	7·1	34,754
March 28, 1896	41,354 11 8	1,993 14 10	11·5	991 11 5	5·7	23,735
June 27, 1896	58,636 2 5	2,021 10 3	8·2	2,211 5 9	9·0	24,369
‡December 26, 1896	113,814 12 3	4,117 8 11	8·6	3,654 3 0	7·7	35,412
‡June 26, 1897	114,834 15 9	4,464 4 5	9·3	3,173 6 11	6·6	45,893
‡December 25, 1897	121,362 19 6	5,190 4 8	10·2	2,881 11 4	5·7	68,511
‡June 25, 1898	125,525 6 0	5,698 1 3	10·9	2,060 17 10	3·9	65,996
Totals	1,839,370 0 5	71,758 6 7	9·3	52,249 8 10	6·8	....

†Fourteen weeks. ‡Half year.

QUARTERLY STATEMENT, FURNITURE AND FURNISHING DEPARTMENT.

From Date of keeping a Separate Account.

Quarter ending	Net Sales.	Expenses.	Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Stocks.
	£ s. d.	£ s. d.	d.	£ s. d.	d.	£
January 31, 1885	3,022 18 2	210 11 11	16·7	81 13 3	6·4	3,500
May 2, 1885	2,636 9 6	262 5 10	23·8	‡4 17 11	0·4	4,410
August 1, 1885	7,200 12 9	392 6 7	13·0	221 4 9	7·4	4,620
October 31, 1885	5,599 11 1	420 1 5	18·0	133 3 10	5·6	5,600
January 20, 1886	6,744 8 11	445 7 4	15·8	145 4 10	5·2	6,180
May 1, 1886	7,026 7 0	470 18 2	16·0	195 9 8	6·4	7,020
July 31, 1886	9,621 1 11	500 9 6	12·4	410 10 0	10·2	7,650
*December 25, 1886	13,157 12 1	914 4 7	16·6	292 9 7	5·4	7,400
March 25, 1887	7,315 11 8	577 14 1	18·9	160 16 8	5·2	8,750
June 25, 1887	11,033 17 4	590 17 11	12·8	641 14 4	13·9	9,290
September 24, 1887	8,567 19 0	618 12 4	17·3	323 12 11	9·0	9,570
†December 31, 1887	11,956 12 7	723 6 11	14·5	677 17 2	13·6	9,150
March 31, 1888	8,295 17 1	667 6 7	19·3	311 7 10	9·0	10,370
June 30, 1888	12,865 9 6	738 3 6	13·9	735 16 7	13·9	10,540
September 29, 1888	9,876 13 4	780 1 6	18·9	245 16 0	5·9	10,000
December 29, 1888	12,582 11 8	860 10 4	16·4	412 16 5	7·8	10,820
March 30, 1889	9,970 0 8	814 4 1	19·6	285 2 3	6·8	11,990
June 29, 1889	15,812 15 7	918 7 0	13·9	762 19 10	7·5	11,170
September 28, 1889	12,451 19 0	905 16 2	17·4	625 14 2	12·0	10,380
December 28, 1889	16,871 0 8	930 18 5	13·2	916 2 10	13·0	10,450
March 29, 1890	14,418 6 7	926 4 4	15·4	567 11 8	9·4	11,410
June 28, 1890	21,501 17 11	1,045 3 0	11·6	1,339 5 4	14·9	11,150
September 27, 1890	18,076 15 11	1,103 5 1	15·3	1,287 13 10	17·0	12,240
December 27, 1890	22,149 13 4	1,261 10 4	13·6	1,504 10 0	16·2	13,600
March 28, 1891	15,095 13 8	1,287 17 7	20·4	557 8 2	8·8	15,700

* Twenty-one weeks. † Fourteen weeks. ‡ Loss.

QUARTERLY STATEMENT, FURNITURE AND FURNISHING DEPARTMENT—*continued.*

Quarter ending	Net Sales.	Expenses.	Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Stocks.
	£ s. d.	£ s. d.	d.	£ s. d.	d.	£
June 27, 1891	25,335 18 11	1,412 1 8	13·3	1,323 6 11	12·5	16,350
September 26, 1891	19,759 6 0	1,384 18 2	16·8	1,138 9 3	13·8	16,520
December 26, 1891	24,953 4 7	1,471 7 10	14·1	1,026 0 6	9·9	16,400
March 26, 1892	18,157 8 11	1,492 1 11	19·7	410 18 11	5·4	18,330
June 25, 1892	27,834 1 5	1,578 10 5	13·6	1,368 12 10	11·8	16,600
September 24, 1892	20,853 9 11	1,527 8 3	17·2	1,096 18 3	12·6	16,700
†December 31, 1892	27,476 19 0	1,740 6 7	15·2	1,298 19 10	11·3	16,330
April 1, 1893	19,575 15 1	1,662 14 7	20·3	356 2 2	4·3	17,350
July 1, 1893	28,271 11 10	1,870 18 4	16·0	1,440 19 1	12·2	17,453
September 30, 1893	19,573 12 11	1,766 3 7	21·6	629 7 3	7·7	17,729
December 30, 1893	25,411 2 3	1,902 10 7	17·9	787 7 1	7·4	18,150
March 31, 1894	18,760 10 6	1,850 11 9	23·6	440 7 1	5·6	18,816
June 30, 1894	33,459 2 0	2,048 4 1	14·7	1,718 12 8	12·3	17,140
September 29, 1894	19,778 16 11	1,853 0 3	22·4	619 6 11	7·5	17,731
December 29, 1894	28,259 5 11	1,945 9 0	16·5	1,253 3 8	10·6	17,057
March 30, 1895	21,432 7 2	1,975 2 7	22·1	926 11 4	10·3	19,745
June 29, 1895	36,377 16 6	2,104 18 10	13·8	2,492 7 9	16·4	18,890
September 28, 1895	26,452 16 8	1,998 8 1	18·1	1,236 14 3	11·2	19,682
December 28, 1895	37,626 17 10	2,132 11 7	13·6	2,394 9 1	15·2	20,509
March 28, 1896	26,616 12 0	2,062 16 11	18·6	1,145 5 4	10·3	23,341
June 27, 1896	44,267 10 9	2,228 18 1	12·0	2,968 3 3	16·0	22,508
§December 26, 1896	76,487 14 8	4,459 6 5	13·9	4,177 3 8	13·1	23,002
§June 26, 1897	83,203 11 1	5,858 16 1	16·9	3,626 7 2	10·5	29,341
§December 25, 1897	87,307 11 6	7,369 9 6	20·2	2,939 9 5	8·1	32,494
§June 25, 1898	92,409 17 11	8,374 8 0	21·7	2,035 11 7	5·3	40,679
Totals	1,173,494 19 2	82,437 7 7	16·8	51,691 14 1	10·5	....

†Fourteen weeks. §Half year.

PRODUCTIVE DEPARTMENTS.—Half-yearly Statement showing Expenses and Net Profit.
TAILORING FACTORY.

Half Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Net Loss.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£ s. d.		£
*November 4, 1882 ..	427 10 10	427 10 10	319 12 11	74·70	1 11 2	0·23	....	....	....
May 5, 1883 ..	1,083 16 1	1,083 16 1	790 8 0	72·94	19 0 5	1·75	....	....	187
November 3, 1883 ..	1,185 12 0	1,185 12 0	842 11 4	71·05	....	....	7 11 0	0·59	304
May 3, 1884 ..	1,051 9 0	1,051 9 0	740 0 2	70·40	11 18 5	1·04	....	....	344
November 1, 1884 ..	1,469 18 10	1,469 18 10	913 13 9	62·15	33 10 9	2·24	....	....	341
May 2, 1885 ..	1,499 9 9	1,499 9 9	917 12 1	61·10	16 1 9	1·06	....	....	327
October 31, 1885 ..	2,112 2 0	2,112 2 0	1,261 13 6	59·70	64 2 7	3·03	....	....	445
May 1, 1886 ..	2,602 2 9	2,602 2 9	1,556 13 2	59·80	34 13 0	1·30	....	....	326
†December 25, 1886 ..	3,650 15 10	3,650 15 10	2,289 17 2	62·71	....	....	21 3 4	0·57	485
June 25, 1887 ..	3,852 13 11	3,852 13 11	2,278 0 6	59·13	133 1 3	3·45	....	....	617
December 31, 1887 ..	4,226 12 8	3,892 18 11	2,569 7 4	66·00	....	....	208 9 3	5·34	424
June 30, 1888 ..	3,742 1 6	3,919 7 2	2,413 7 11	61·57	152 9 4	3·87	....	....	687
December 29, 1888 ..	4,589 14 3	4,719 19 4	2,897 10 0	61·39	356 14 1	7·54	....	....	1,083
June 29, 1889 ..	4,357 3 8	4,233 12 8	2,661 2 9	62·86	325 17 1	7·67	....	....	1,012
December 28, 1889 ..	4,892 19 11	5,165 18 0	2,919 0 10	56·51	609 5 0	11·79	....	....	1,280
June 28, 1890 ..	6,702 17 5	6,446 19 3	3,660 17 11	56·77	646 2 7	10·02	....	....	1,191
December 27, 1890 ..	7,166 9 4	7,691 2 10	4,171 19 9	54·23	699 16 9	9·10	....	....	1,564
June 27, 1891 ..	6,127 2 2	6,012 16 5	3,575 1 8	59·46	550 6 9	9·15	....	....	1,638

*Thirteen weeks. †Thirty-four weeks.

TAILORING FACTORY—*continued.*

Half Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Net Loss.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£ s. d.		£
December 26, 1891 ..	6,990 5 3	6,743 18 1	3,712 11 5	55·02	736 18 7	10·92	....	....	1,222
June 25, 1892 ..	7,444 4 7	7,283 9 10	4,186 6 0	57·47	867 10 0	11·90	....	....	1,218
‡December 31, 1892 ..	8,153 15 0	8,533 19 11	4,410 12 3	51·67	1,011 1 4	11·84	....	....	1,663
July 1, 1893 ..	8,039 8 5	8,263 11 8	4,697 14 5	56·84	1,026 10 2	12·41	....	....	1,782
December 30, 1893 ..	7,655 9 0	7,207 19 7	4,224 19 5	58·61	820 1 8	11·37	....	....	1,120
June 30, 1894 ..	8,143 3 4	8,011 18 7	4,673 12 4	58·83	1,083 4 8	13·51	....	....	1,133
December 29, 1894 ..	8,018 8 9	8,125 19 3	4,472 5 8	55·03	957 2 11	11·77	....	....	1,177
June 29, 1895 ..	9,212 1 2	9,191 3 11	5,053 18 6	54·98	1,444 18 8	15·72	....	....	1,175
December 28, 1895 ..	11,056 11 7	11,561 18 10	5,543 4 1	47·94	1,646 14 4	14·23	....	....	1,634
June 27, 1896 ..	10,780 9 3	10,313 3 10	5,674 6 0	55·01	1,599 12 11	15·51	....	....	1,410
December 26, 1896 ..	11,984 17 6	12,130 15 4	5,708 19 11	47·06	2,020 15 7	16·65	....	....	1,459
June 26, 1897 ..	11,488 1 6	11,107 12 8	6,113 3 10	55·04	1,884 13 7	16·96	....	....	1,307
December 25, 1897 ..	10,886 10 4	14,645 14 1	5,114 14 5	34·92	1,656 11 3	11·30	....	....	1,332
June 25, 1898 ..	9,170 5 2	8,913 16 5	5,034 17 4	56·49	1,419 16 4	15·93	....	....	1,517
Totals	189,764 2 9	193,053 7 7	105,399 16 4	54·59	21,830 2 11	....	237 3 7		
					237 3 7	....			
					21,592 19 4	11·18			

‡ Twenty-seven weeks.

PRODUCTIVE DEPARTMENTS.—Half-yearly Statements.

SHIRT FACTORY.

Half Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Net Loss.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£ s. d.		£
*November 4, 1882 ..	201 11 0	201 11 0	159 13 10	79·10	21 9 4	10·44	....	....	....
May 5, 1883 ..	415 17 10	415 17 10	348 1 9	83·85	13 13 2	3·13	....	....	12
November 3, 1883 ..	343 15 3	343 15 3	306 18 0	89·21	8 6 0	2·33	....	....	15
May 3, 1884 ..	459 18 4	459 18 4	381 12 5	83·00	17 15 6	3·70	....	....	22
November 1, 1884 ..	410 1 3	410 1 3	362 9 4	88·29	....	....	16 6 7	3·90	20
May 2, 1885 ..	768 16 11	768 16 11	500 2 1	65·10	50 17 10	6·51	....	....	55
October 31, 1885 ..	638 10 9	638 10 9	384 18 7	60·18	38 7 8	5·95	....	....	70
May 1, 1886 ..	764 15 0	764 15 0	461 14 1	60·34	25 8 10	3·27	....	....	43
†December 25, 1886 ..	1,128 1 11	1,128 1 11	670 18 5	59·39	46 14 6	4·07	....	....	48
June 25, 1887 ..	792 4 10	792 4 10	484 1 9	61·11	16 18 11	2·02	....	....	90
December 31, 1887 ..	839 11 6	858 1 2	549 9 0	63·98	23 6 6	2·68	....	....	92
June 30, 1888 ..	1,071 16 3	1,074 14 6	691 14 1	64·33	11 1 11	1·02	....	....	115
December 29, 1888 ..	1,296 19 3	1,306 0 6	885 13 2	67·76	....	....	24 7 5	1·83	112
June 29, 1889 ..	1,442 12 0	1,430 15 2	873 5 1	61·04	99 15 8	6·92	....	....	106
December 28, 1889 ..	1,355 5 8	1,373 13 3	855 2 2	62·27	110 13 8	8·01	....	....	119
June 28, 1890 ..	1,369 13 2	1,357 11 9	841 1 3	61·09	122 10 9	8·99	....	....	98
December 27, 1890 ..	1,488 19 11	1,495 2 10	940 0 2	62·87	131 5 9	8·76	....	....	72
June 27, 1891 ..	1,667 17 0	1,687 17 8	998 4 1	59·16	142 5 10	8·41	....	....	131

* Thirteen weeks. † Thirty-four weeks.

PRODUCTIVE DEPARTMENTS.—SHIRT FACTORY—*continued.*

Half Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Net Loss.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£ s. d.		£
December 26, 1891 ..	1,722 15 2	1,666 15 3	1,048 14 10	62·90	192 18 10	11·58	....	....	120
June 25, 1892 ..	1,547 4 6	1,570 7 10	1,021 3 4	65·03	141 6 3	8·98	....	....	215
‡December 31, 1892 ..	1,813 15 7	1,862 13 4	1,192 15 2	64·01	103 19 8	5·58	....	....	208
July 1, 1893 ..	1,875 9 4	1,816 19 3	1,216 18 9	66 97	147 2 7	8·09	....	....	146
December 30, 1893 ..	1,976 0 8	1,980 17 8	1,250 12 8	63·13	181 12 10	9·14	....	....	256
June 30, 1894 ..	2,109 9 2	2,114 11 6	1,328 8 7	62·82	216 1 10	10·21	....	....	372
December 29, 1894 ..	2,653 1 10	2,677 12 11	1,544 0 8	57·67	417 12 4	15·77	....	....	764
June 29, 1895 ..	3,344 5 1	3,357 18 7	1,871 6 3	55·73	....	....	17 14 0	0·53	802
December 28, 1895 ..	4,158 14 2	4,264 2 10	2,075 16 5	48·66	649 11 0	11·02	....	....	958
June 27, 1896 ..	4,563 2 0	4,545 19 4	2,298 13 7	50·57	613 0 3	13·48	....	....	1,531
December 26, 1896 ..	4,477 10 5	4,414 13 2	2,352 8 3	53·28	333 5 1	7·54	....	....	2,133
June 26, 1897 ..	5,439 12 7	5,418 18 2	2,841 4 2	52·42	273 9 5	5·03	....	....	1,753
December 25, 1897 ..	5,502 12 0	5,480 9 11	2,862 12 3	52·22	389 2 7	7·09	....	....	2,239
June 25, 1898 ..	5,826 8 7	5,888 12 7	3,132 6 5	53·19	113 18 11	1·93	....	....	2,190
Totals	63,466 8 11	81,568 2 3	36,732 0 7	45·03	4,473 13 5	....	58 8 0	....	....
					58 8 0				
					4,415 5 5	5·41			

‡ Twenty-seven weeks.

PRODUCTIVE DEPARTMENTS—HALF-YEARLY STATEMENT.

SLOP FACTORY.

Half Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
*June 27, 1891.....	1,372 12 5	1,426 13 5	988 1 7	69·28	48 16 4	3·36	192
December 26, 1891.....	1,189 6 11	1,211 19 8	867 1 7	71·53	40 2 6	3·30	186
June 25, 1892.....	1,315 0 7	1,272 2 11	894 15 9	70·28	68 11 9	5·34	126
†December 31, 1892.....	1,477 0 3	1,358 1 6	955 16 10	70·32	67 2 6	4·93	100
July 1, 1893.....	1,576 14 2	1,481 6 11	1,005 13 4	67·86	36 10 0	2·43	434
December 30, 1893.....	1,582 3 6	1,558 0 2	996 11 6	63·92	5 7 4	0·32	476
June 30, 1894.....	1,665 5 10	1,608 10 1	1,082 2 11	67·28	111 14 11	6·96	825
December 29, 1894.....	1,828 1 6	1,826 8 2	1,027 14 9	56·24	1 18 3	0·10	410
June 29, 1895.....	1,640 7 2	1,633 7 5	1,198 15 9	73·36	117 16 11	7·16	314
December 28, 1895.....	1,872 19 3	1,907 14 11	1,324 18 2	69·48	128 13 3	6·71	251
June 27, 1896.....	1,821 18 11	1,756 15 5	1,261 5 3	71·81	166 16 7	9·45	94
December 26, 1896.....	2,022 9 10	2,104 19 0	1,407 2 2	66·84	232 12 5	11·02	203
June 26, 1897.....	1,994 10 6	2,038 9 4	1,454 15 11	71·34	170 18 0	8·39	374
December 25, 1897.....	2,088 3 3	2,099 16 9	1,500 1 3	71·42	123 19 1	5·90	338
June 25, 1898.....	2,248 13 7	2,248 4 0	1,568 5 6	69·75	255 5 3	11·34	277
Totals.....	25,395 7 8	25,532 9 8	17,533 2 3	68·67	1,576 5 1	6·17	....

* Twenty-nine weeks. † Twenty-seven weeks.

PRODUCTIVE DEPARTMENTS,—HALF-YEARLY STATEMENT.—MANTLE FACTORY.

Half Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Net Loss.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£ s. d.		£
June 27, 1891	994 10 2	1,005 7 3	734 6 4	73·03	....	....	86 17 4	8·64	203
December 26, 1891	1,330 1 0	1,352 19 4	870 3 6	64·30	....	....	52 3 0	3·84	350
June 25, 1892	1,157 19 8	1,165 4 11	809 12 10	69·44	....	....	107 17 7	9·26	324
*December 31, 1892	1,559 2 2	1,541 19 2	892 11 5	57·81	97 6 1	6·30	....	....	275
July 1, 1893	1,160 1 1	1,166 0 2	799 2 11	68·52	....	....	63 4 9	5·40	463
December 30, 1893	1,188 9 9	1,188 13 11	787 5 7	66·24	....	....	92 16 3	7·74	382
June 30, 1894	1,330 12 7	1,320 11 10	765 7 1	57·95	26 6 4	1·97	....	....	372
December 29, 1894	1,380 18 3	1,380 18 3	731 3 4	52·97	....	....	5 11 10	0·40	178
June 29, 1895	1,349 9 9	1,349 9 9	733 2 4	54·33	60 1 11	4·44	....	....	151
December 28, 1895	1,603 17 10	1,603 17 10	910 0 2	56·76	158 4 1	9·85	....	....	82
June 27, 1896	1,423 16 8	1,423 16 8	781 18 6	54·95	55 19 9	3·93	....	....	110
December 26, 1896	1,583 13 1	1,585 13 1	965 7 11	60·83	99 6 5	6·24	....	....	168
June 26, 1897	1,411 12 11	1,409 12 11	883 2 3	62·66	10 2 10	0·71	....	....	172
December 25, 1897	1,727 19 3	1,741 15 0	1,107 9 5	63·58	64 10 11	3·73	....	....	148
June 25, 1898	1,674 0 0	1,661 6 3	1,034 11 6	62·25	69 16 0	4·15	....	....	168
Totals	20,876 4 2	20,897 6 4	12,805 5 1	61·27	641 14 4	....	408 10 9	....	..
					408 10 9	....			
					233 3 7	1·11			

* Twenty-seven weeks.

PRODUCTIVE DEPARTMENTS.

HALF-YEARLY STATEMENT SHOWING

Half Year ending	Transferred.			Production.			Expenses.		
	£	s.	d.	£	s.	d.	£	s.	d.
*May 2, 1885	3,298	16	7	3,298	16	7	1,183	10	5
October 31, 1885	10,505	15	7	10,505	15	7	3,328	18	5
May 1, 1886	11,992	1	5	11,992	1	5	3,733	7	5
†December 25, 1886	21,824	5	3	21,824	5	3	6,391	18	6
June 25, 1887	14,863	9	5	14,863	9	5	4,957	18	9
December 31, 1887	18,993	10	11	18,971	7	5	6,080	12	7
June 30, 1888	14,421	8	10	15,456	0	7	5,506	7	8
December 29, 1888	23,752	4	3	23,911	13	1	8,056	18	10
June 29, 1889	22,306	15	8	24,829	5	11	8,341	2	10
December 28, 1889	27,323	7	10	29,256	15	8	10,581	3	6
June 28, 1890	27,000	12	3	28,621	13	5	10,465	6	5
December 27, 1890	30,407	10	8	30,503	13	1	11,379	17	10
June 27, 1891	32,049	7	0	36,406	9	8	12,584	0	3
December 26, 1891	39,077	18	1	36,629	1	10	13,442	9	3
June 25, 1892	37,242	4	10	38,374	15	3	14,141	17	0
‡December 31, 1892	45,510	0	11	47,150	2	10	17,174	4	2
July 1, 1893	47,638	17	8	52,446	7	4	18,043	6	7
December 30, 1893	51,067	8	4	46,571	6	2	18,989	11	10
June 30, 1894	46,791	19	6	51,486	16	6	19,553	9	6
December 29, 1894	55,931	9	10	59,200	17	5	21,447	5	10
June 29, 1895	55,806	6	10	60,418	2	5	22,869	19	4
December 28, 1895	66,638	6	11	71,710	15	0	23,958	14	5
June 27, 1896	33,329	19	7	25,833	19	5	15,864	14	10
December 26, 1896	75,052	14	4	81,530	17	3	25,886	17	4
June 26, 1897	71,058	8	4	75,864	19	3	27,945	10	4
December 25, 1897	86,513	19	11	84,579	3	1	30,646	10	2
June 25, 1898	78,951	16	4	87,503	12	9	30,670	5	6
Totals.....	1,049,350	17	1	1,089,742	3	7	393,225	19	6

* Thirteen weeks. † Thirty-four weeks. ‡ Twenty-seven weeks.

BOOT AND SHOE FACTORY.

Expenses and Net Profit.

Rate per cent on Production.	Net Profit on Production.	Rate per cent on Production.	Net Loss.	Rate per cent.	Stocks.
	£ s. d.		£ s. d.		£
35·87	....	....	47 9 10	1·42	2,176
31·68	240 19 3	2·28	....	....	3,435
31·12	247 1 10	2·05	....	....	4,042
29·28	867 3 2	3·97	....	....	4,020
33·35	124 7 11	0·83	....	....	7,350
32·04	1,013 15 11	5·33	....	....	5,406
35·62	687 14 1	4·44	....	....	7,886
33·69	1,072 2 11	4·48	....	....	11,869
33·59	1,041 3 7	4·19	....	....	12,588
36·16	1,509 19 4	5·15	....	....	15,890
36·56	1,867 10 10	6·52	....	....	19,920
37·30	1,744 10 11	5·71	....	....	17,349
34·56	1,635 2 2	4·49	....	....	24,080
36·69	1,996 18 7	5·45	....	....	18,292
36·85	2,115 17 8	5·51	....	....	18,006
36·42	2,743 19 7	5·82	....	....	18,220
34·40	4,070 11 6	7·76	....	....	24,660
40·77	3,360 15 11	7·21	....	....	20,696
37·97	3,378 12 5	6·56	....	....	27,948
36·22	4,052 10 0	6·84	....	....	27,177
37·85	3,701 7 10	6·12	....	....	33,558
33·41	5,678 11 5	7·91	....	....	35,328
61·40	1,177 12 4	4·55	....	....	44,226
31·74	5,296 14 10	6·49	....	....	34,019
36·83	4,330 3 2	5·70	....	....	40,484
36·23	3,474 2 2	4·10	....	....	38,889
35·05	4,665 18 0	5·33	....	....	42,058
36·08	62,095 7 4	....	47 9 10	....	....
	47 9 10	....			
	62,047 17 6	5·69			

PRODUCTIVE DEPARTMENTS.

CABINET

Half Year ending	Transferred.	Production.	Expenses on Production.
	£ s. d	£ s. d.	£ s. d.
May 2, 1885	482 11 10	482 11 10	282 11 9
October 31, 1885	805 18 0	805 18 0	442 17 3
May 1, 1886	732 8 1	732 8 1	428 0 11
*December 25, 1886	1,499 5 10	1,499 5 10	776 10 10
June 25, 1887	1,202 14 1	1,202 14 1	639 11 8
December 31, 1887	1,286 2 6	1,354 12 11	739 17 5
June 30, 1888	1,418 3 10	1,452 12 5	714 18 7
December 29, 1888	2,671 15 2	2,871 0 11	1,595 3 9
June 29, 1889	3,275 7 8	3,409 18 0	1,835 15 3
December 28, 1889	4,379 0 5	4,362 1 6	2,186 9 9
June 28, 1890	6,137 16 9	6,116 7 10	3,260 18 5
December 27, 1890	7,200 18 4	7,312 2 1	3,855 8 1
June 27, 1891	6,976 13 6	7,340 2 9	3,931 9 3
December 26, 1891	7,702 14 3	7,806 11 0	4,065 6 4
June 25, 1892	7,556 16 4	7,784 17 1	4,251 2 6
†December 31, 1892	8,961 9 5	9,602 0 0	5,020 15 3
July 1, 1893	8,532 16 8	9,781 11 7	4,937 16 1
December 30, 1893	8,351 5 9	7,872 10 10	5,037 6 9
June 30, 1894	8,763 6 1	8,719 3 0	5,022 7 11
December 29, 1894	9,837 7 10	10,378 12 10	5,914 12 10
June 29, 1895	10,344 12 9	7,783 11 10	5,502 12 0
December 28, 1895	11,245 11 3	10,119 10 4	5,744 17 3
June 27, 1896	11,726 12 3	12,431 5 0	6,081 3 9
December 26, 1896	13,245 17 10	13,366 18 9	7,077 14 11
June 26, 1897	14,066 3 7	13,858 11 0	7,456 5 8
December 25, 1897	13,551 16 6	12,057 2 9	7,708 15 11
June 25, 1898	14,887 0 0	16,925 13 6	7,805 10 7
Total.....	186,842 6 6	187,429 15 9	102,316 0 8

*Thirty-four weeks. †Twenty-seven weeks.

HALF-YEARLY STATEMENT.

WORKS.

Rate per cent.	Net Profit on Production.	Rate per cent.	Net Loss.	Rate per cent.	Stocks.
	£ s. d.		£ s. d.		£
58·50	....	....	6 4 1	1·24	294
54·90	26 14 4	3·22	....	....	364
58·47	16 1 4	2·18	....	....	484
51·76	83 10 11	5·53	....	....	425
53·16	24 19 3	2·07	....	....	676
54·57	42 11 9	3·10	....	....	1,069
49·17	36 17 3	2·48	....	....	1,281
55·55	....	....	57 9 4	1·98	2,152
53·82	49 8 7	1·43	....	....	2,358
50·11	134 9 11	3·07	....	....	2,466
53·30	478 5 4	7·81	....	....	3,470
52·72	420 19 9	5·75	....	....	4,975
53·55	....	....	40 12 10	0·54	5,484
52·07	215 6 10	2·75	....	....	6,124
54·61	216 4 7	2·77	....	....	5,845
52·28	724 4 5	7·54	....	....	6,808
50·48	510 16 10	5·21	....	....	7,976
63·98	600 19 11	7·63	....	....	8,696
57·59	365 12 5	4·18	....	....	8,139
56·98	302 10 3	2·91	....	....	9,233
70·69	470 14 2	6·03	....	....	8,826
56·76	533 9 0	5·26	....	....	8,552
48·91	820 8 7	6·59	....	....	9,287
52·94	974 19 7	7·29	....	....	10,384
53·80	977 1 4	7·05	....	....	10,734
63·93	601 13 3	4·98	....	....	11,726
46·11	768 15 2	4·53	....	....	11,503
54·59	9,396 14 9	....	104 6 3	....	....
	104 6 3	....			
	9,292 8 6	4·95			

PRODUCTIVE DEPARTMENTS.—HALF-YEARLY STATEMENT.

HOSIERY FACTORY.

Half Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Net Loss.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£ s. d.		£
July 1, 1893 ..	2,832 0 11	2,724 0 3	963 12 7	35·35	....	....	43 8 2	1·57	785
December 30, 1893 ..	2,679 13 9	2,743 7 6	964 8 11	35·14	91 13 8	3·31	....	....	1,054
June 30, 1894 ..	2,564 10 9	2,490 14 3	942 13 7	37·83	56 19 7	2·29	....	....	885
December 29, 1894 ..	2,561 17 5	2,674 9 8	948 16 4	35·45	15 5 7	0·56	....	....	960
June 29, 1895 ..	3,098 12 8	3,071 16 9	1,026 4 0	33·40	195 9 0	6·38	....	....	817
December 28, 1895 ..	3,867 12 8	3,688 10 2	1,165 6 0	31·58	265 18 11	7·21	....	....	745
June 27, 1896 ..	4,111 11 6	4,151 14 9	1,288 2 10	31·02	387 17 10	9·32	....	....	858
December 26, 1896 ..	3,668 3 4	4,625 19 0	1,390 1 5	30·04	431 14 10	9·31	....	....	1,830
June 26, 1897 ..	5,292 2 2	4,563 12 5	1,643 9 0	36·00	46 10 9	1·01	....	....	1,204
December 25, 1897 ..	4,698 16 2	4,984 19 10	1,687 18 0	33·86	444 12 10	8·90	....	....	1,526
June 25, 1898 ..	4,793 9 11	5,473 3 9	1,706 11 2	31·17	226 1 0	4·13	....	....	2,033
Totals.....	40,168 11 3	41,192 8 4	13,727 3 10	33·32	2,162 4 0	....	43 8 2	....	..
					43 8 2				
					2,118 15 10	4·71			

PRODUCTIVE DEPARTMENTS.—HALF-YEARLY STATEMENT.
BRUSH FACTORY.

Half Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
June 28, 1890..	1,357 19 8	1,510 1 0	599 3 8	39·66	144 15 1	9·53	823
December 27, 1890..	1,769 4 3	2,295 16 10	830 4 4	36·16	121 13 11	5·27	1,302
June 27, 1891..	2,003 6 8	2,244 13 0	913 12 6	40·68	168 15 11	7·48	1,775
December 26, 1891..	1,794 13 0	1,849 7 7	797 0 1	43·10	88 8 1	4·75	2,758
June 25, 1892..	2,092 6 4	1,975 19 11	838 18 8	42·46	67 8 4	3·39	2,281
*December 31, 1892..	2,399 5 10	2,454 14 4	1,082 17 0	44·13	128 15 7	5·25	2,991
July 1, 1893..	2,289 14 8	2,526 6 10	963 10 9	38·12	30 0 11	1·19	2,920
December 30, 1893..	1,941 6 5	1,416 6 5	804 5 10	56·78	160 12 3	11·30	2,971
June 30, 1894..	2,700 17 2	2,681 17 9	952 3 6	35·49	169 8 2	6·30	2,844
December 29, 1894..	2,158 14 9	2,090 0 9	915 15 8	43·78	185 9 8	8·85	3,277
June 29, 1895..	2,867 5 1	2,942 1 3	1,018 17 0	34·63	316 15 4	10·74	2,842
December 28, 1895..	2,500 8 0	2,257 1 11	944 11 11	41·82	353 12 5	15·64	3,847
June 27, 1896..	3,172 11 6	3,454 12 2	1,082 4 8	31·32	101 16 2	2·95	3,772
December 26, 1896..	2,722 8 0	2,441 1 8	1,066 8 6	43·67	230 18 1	9·46	4,067
June 26, 1897..	3,483 1 0	3,432 8 11	1,107 5 1	32·22	524 0 5	15·26	3,785
December 25, 1897..	2,821 16 10	3,327 14 0	1,431 0 10	43·01	15 15 3	0·45	5,056
June 25, 1898..	3,532 19 10	3,588 19 10	1,457 18 6	40·62	65 0 4	1·81	4,323
Totals	41,607 19 0	42,489 4 2	16,805 18 6	39·55	2,873 5 11	6·76	....

* Twenty-seven weeks.

PRODUCTIVE DEPARTMENTS.—HALF-YEARLY STATEMENT.—PRINTING WORKSHOP.

Half Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
*December 31, 1887..	649 14 2	653 15 5	347 14 7	53·13	41 19 10	6·43	175
June 30, 1888..	1,466 11 6	1,475 13 9	705 16 7	47·79	117 10 5	7·93	180
December 29, 1888..	1,648 5 10	1,645 18 9	775 0 9	47·11	168 12 0	10·21	228
June 29, 1889..	1,770 9 10	1,842 0 2	1,000 3 1	54·28	115 6 1	6·24	425
December 28, 1889..	2,084 17 7	2,143 11 9	1,126 4 6	52·54	146 14 5	6·81	602
June 28, 1890..	3,093 3 5	3,170 2 11	1,526 11 10	48·10	291 9 3	9·17	706
December 27, 1890..	4,148 16 11	4,008 9 9	1,770 11 1	44·16	200 9 5	4·99	832
June 27, 1891..	4,096 9 8	4,074 16 11	1,796 19 0	44·10	245 16 10	6·03	1,223
December 26, 1891..	4,921 14 11	5,084 10 0	2,059 18 5	40·51	472 6 10	9·28	1,341
June 25, 1892..	5,730 6 5	5,867 10 10	2,405 9 7	40·99	596 19 0	10·17	2,144
†December 31, 1892..	6,913 1 10	6,866 7 6	2,979 16 5	43·38	290 3 4	4·22	2,058
July 1, 1893..	7,452 17 5	7,437 13 11	3,041 11 5	40·89	797 17 0	10·73	1,850
December 30, 1893..	7,520 17 6	7,374 7 0	2,972 7 8	40·30	749 19 9	10·17	1,584
June 30, 1894..	7,078 10 1	7,101 4 8	2,924 18 6	41·19	678 12 2	9·54	1,677
December 29, 1894..	8,414 1 5	8,440 6 9	3,034 17 8	35·94	1,479 13 5	17·52	1,688
June 29, 1895..	8,414 2 5	8,474 17 6	3,357 10 0	39·61	1,151 18 10	13·59	1,602
December 28, 1895..	9,644 18 2	9,782 1 0	3,692 4 9	37·74	1,237 4 6	12·64	2,174
June 27, 1896..	11,139 5 5	11,037 2 10	3,916 0 7	35·48	1,402 5 6	12·70	2,095
December 26, 1896..	10,947 15 7	10,989 6 9	4,119 12 10	37·48	1,633 10 4	14·86	2,715
June 26, 1897..	11,655 8 8	11,798 3 0	4,648 16 3	39·39	1,481 7 10	12·55	3,182
December 25, 1897..	12,747 5 2	12,865 18 7	4,811 17 8	37·39	1,910 4 11	14·84	3,573
June 25, 1898..	14,033 9 7	13,993 6 9	5,102 0 2	36·45	2,566 5 9	18·33	3,729
Totals	145,572 3 6	146,132 6 6	58,116 3 4	39·76	17,776 7 5	12·16	....

* Thirteen weeks. † Twenty-seven weeks.

PRODUCTIVE DEPARTMENTS.—HALF-YEARLY STATEMENT.
PRESERVE WORKS.

Half Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
*December 27, 1890..	11,200 5 8	12,816 4 7	1,036 0 6	8·08	681 6 4	....	3,091
June 27, 1891..	8,633 11 2	7,615 18 9	1,066 0 9	14·00	592 6 2	7·77	5,980
December 26, 1891..	20,734 0 8	28,495 2 7	1,934 11 8	6·78	1,147 2 0	4·02	9,042
June 25, 1892..	18,770 4 10	10,410 16 11	2,010 2 5	19·30	1,063 13 3	10·21	11,041
†December 31, 1892..	23,729 11 5	40,212 8 7	3,041 17 4	7·56	1,742 14 3	4·33	21,380
July 1, 1893..	26,389 17 10	21,419 16 11	2,810 5 2	13·11	757 10 6	3·53	16,566
December 30, 1893..	25,696 12 10	27,306 10 9	3,773 3 8	13·81	1,462 7 8	5·35	20,553
June 30, 1894..	29,166 6 6	24,276 15 1	4,045 16 7	16·66	1,697 6 2	6·99	14,792
December 29, 1894..	27,596 1 11	37,606 16 3	3,971 1 1	10·55	2,457 4 9	6·53	17,925
June 29, 1895..	29,558 10 10	22,581 4 1	3,884 12 9	17·20	1,293 7 9	5·72	14,012
December 28, 1895..	26,537 16 2	37,833 12 4	4,215 12 10	11·14	2,545 10 7	6·72	22,205
June 27, 1896..	30,712 12 10	21,656 2 4	3,983 9 2	18·39	721 3 9	3·32	17,706
December 26, 1896..	29,558 10 3	41,389 4 2	4,292 17 6	10·37	3,472 19 8	8·39	22,204
June 26, 1897..	33,156 18 11	22,006 14 8	3,865 0 3	17·56	3,613 12 5	16·42	16,049
December 25, 1897..	40,333 1 8	48,079 17 4	4,482 9 6	9·32	4,901 1 4	10·19	16,517
June 25, 1898..	35,643 18 6	25,415 15 6	4,547 9 3	17·89	4,734 15 6	18·62	10,092
Totals	417,418 2 0	429,123 0 10	52,960 10 5	12·34	32,884 2 1	7·66	....

* Twenty-eight weeks. † Twenty-seven weeks.

PRODUCTIVE DEPARTMENTS.—HALF-YEARLY STATEMENT.
CONFECTIONERY WORKS.

Half Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Net Loss.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£ s. d.		£
Dec. 26, 1891....	3,166 2 9	3,278 7 3	413 0 10	12·59	95 10 10	2·89	....	....	439
June 25, 1892....	2,185 15 6	2,073 11 0	295 12 1	14·23	45 6 7	2·17	....	....	344
*Dec. 31, 1892....	3,293 18 0	3,991 17 5	987 12 1	24·72	....	....	494 16 7	12·40	1,234
July 1, 1893....	5,194 4 3	5,157 1 5	1,458 8 6	28·27	....	....	238 10 2	4·61	1,175
Dec. 30, 1893....	5,700 8 3	5,819 17 4	1,443 5 10	24·79	....	....	198 19 3	3·42	1,619
June 30, 1894....	6,796 19 3	6,741 14 1	1,491 11 0	22·11	288 18 2	4·28	....	....	1,987
Dec. 29, 1894....	7,246 15 4	8,056 18 4	1,574 4 11	19·53	429 8 10	5·32	....	....	1,495
June 29, 1895....	6,373 4 0	6,460 14 3	1,552 18 10	24·04	249 3 10	3·58	....	....	1,968
Dec. 28, 1895....	6,456 10 3	6,325 8 10	1,517 0 6	23·98	291 19 10	4·61	....	....	1,216
June 27, 1896....	6,827 11 4	6,590 11 0	1,550 4 3	23·52	19 10 3	0·28	....	....	1,150
Dec. 26, 1896....	7,365 14 1	7,304 8 5	1,504 12 11	20·59	508 3 7	6·95	....	....	824
June 26, 1897....	7,254 5 4	7,342 3 3	1,550 15 0	21·11	758 12 5	10·32	....	....	1,086
Dec. 25, 1897....	7,591 12 1	7,596 18 6	1,641 8 1	21·60	586 17 11	7·72	....	....	1,192
June 25, 1898....	6,684 8 2	6,629 10 3	1,680 14 2	25·34	234 10 2	3·53	....	....	1,281
Totals.....	82,137 8 7	83,369 1 4	18,661 9 0	22·38	3,508 2 5	....	932 6 0	....	..
					932 6 0				
					2,575 16 5	3·08			

* Twenty-seven weeks.

PRODUCTIVE DEPARTMENTS.—HALF-YEARLY STATEMENT.

TOBACCO WORKS.

Half Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
Dec. 26, 1891.....	15,510 4 8	21,326 17 2	1,704 19 6	7·99	651 11 11	3·05	8,958
June 25, 1892.....	25,947 5 8	26,056 14 0	2,253 18 3	8·65	713 4 9	2·73	9,233
*Dec. 31, 1892.....	33,385 18 6	32,859 15 4	2,512 17 8	7·64	1,725 6 10	5·25	13,461
July 1, 1893.....	33,515 17 8	32,756 15 0	2,668 3 5	8·14	1,216 10 8	3·71	18,572
Dec. 30, 1893.....	33,886 8 8	35,071 17 7	2,547 4 9	7·26	1,426 13 6	4·06	15,580
June 30, 1894.....	35,212 6 2	35,751 16 2	2,561 10 8	7·16	494 10 7	1·38	14,063
Dec. 29, 1894.....	38,795 13 3	39,137 16 4	2,733 0 6	6·98	1,105 1 11	2·82	17,381
June 29, 1895.....	46,043 6 10	45,896 15 6	3,054 13 1	6·65	1,650 18 2	3·60	16,783
Dec. 28, 1895.....	50,577 16 6	50,093 4 11	3,116 5 9	6·22	2,059 12 2	4·11	16,498
June 27, 1896.....	56,764 5 3	58,597 16 9	3,526 17 0	6·02	3,159 11 7	5·39	23,896
Dec. 26, 1896.....	58,848 8 2	59,269 6 0	3,569 4 0	6·02	3,400 4 1	5·73	25,478
June 26, 1897.....	62,124 11 1	61,743 3 7	3,814 4 6	6·17	3,937 4 4	6·37	23,790
Dec. 25, 1897.....	62,804 8 9	63,855 2 5	4,048 19 2	6·34	3,503 17 1	5·48	37,912
June 25, 1898.....	62,821 13 3	62,560 7 10	4,275 18 2	6·83	3,104 17 0	4·96	30,588
Totals.....	616,238 4 5	624,977 8 7	42,387 16 5	6 78	28,149 4 7	4·50	....

* Twenty-seven weeks.

PRODUCTIVE DEPARTMENTS.—HALF-YEARLY STATEMENT.

CHANCELOT FLOUR MILLS.

Half Year ending	Sales and Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Net Loss on Production.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£ s. d.		£
Dec. 29, 1894 ..	23,102 14 7	38,609 14 5	4,592 10 6	11·89	....	..	1,348 17 6	3·49	51,096
June 29, 1895 ..	113,158 15 6	105,711 16 11	10,065 16 10	9·52	....	..	3,033 19 3	2·87	40,335
Dec. 28, 1895 ..	119,419 12 9	120,530 16 6	11,143 19 0	9·24	1,033 0 7	0·85	....	..	75,399
June 27, 1896 ..	117,422 6 5	130,432 3 1	12,312 12 3	9·43	2,326 7 9	1·73	....	..	71,974
Dec. 26, 1896 ..	170,445 18 8	174,638 17 1	13,640 4 11	7·81	4,568 8 5	2·61	....	..	50,438
June 26, 1897 ..	266,330 9 8	210,180 1 7	13,490 0 0	6·41	2,406 10 6	1·14	....	..	42,342
Dec. 25, 1897 ..	301,604 14 6	294,175 14 7	13,477 9 4	4·57	3,298 15 8	1·12	....	..	53,551
June 25, 1898 ..	274,998 2 1	287,049 1 4	13,338 3 2	4·64	2,519 2 8	0·87	....	..	48,690
Totals	1,326,482 14 2	1,361,328 5 6	92,060 16 0	6·76	16,152 5 7	..	4,382 16 9	..	....
					4,382 16 9	..			
					11,769 8 10	0·86			

PRODUCTIVE DEPARTMENTS.—HALF-YEARLY STATEMENT.

ETTRICK TWEED MILLS.

Half Year ending	Transferred.	Production.	Expenses on Production.	Rate per cent.	Net Profit on Production.	Rate per cent.	Net Loss on Production.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£ s. d.		£
*June 27, 1896 ..	7,171 12 1	4,317 13 0	1,606 16 3	37·20	46 9 1	1·06	....	..	7,403
Dec. 26, 1896 ..	11,634 0 10	13,853 4 4	4,796 5 5	34·62	106 16 11	0·76	....	..	12,258
June 26, 1897 ..	15,385 7 0	14,008 11 4	4,910 7 8	35·26	....	..	94 9 3	0·67	10,393
Dec. 25, 1897 ..	14,733 16 3	15,974 7 11	5,515 11 3	34·55	538 4 7	3·36	....	..	15,292
June 25, 1898 ..	17,028 5 11	17,885 0 11	5,304 11 0	29·65	468 19 2	2·62	....	..	14,764
Totals	65,953 2 1	66,038 17 6	22,163 4 7	33·56	1,160 9 9	..	94 9 3	..	....
					94 9 3	...			
					1,066 0 6	1·61			

* Nine weeks.

Employés.

NUMBER OF EMPLOYÉS, SEPTEMBER 24TH, 1898.

Distributive Departments.			Collective Totals.
General Office	Glasgow	133	
Grocery	„	105	
Stationery	„	9	
Potato	„	9	
Cattle Buying	„	1	
Coal	„	1	
Drapery, Mantle and Millinery Workrooms	„	220	
Boot	„	59	
Furniture	„	94	
Carting and Fodder	„	121	
Cleaners	„	11	
Dining-room	„	13	
„	Shieldhall	16	
			792
Leith		80	
Kilmarnock		20	
Dundee		4	
Enniskillen		52	
Edinburgh—Sample-room		16	
Greenock—Sugar Forwarding		1	
			173

Productive Departments.			
Boot Factory, Currying, &c.	Shieldhall	899	
„ „ Parkview	Glasgow	223	
Clothing Factory	Shieldhall	297	
„ „	Glasgow	92	
Shirt and Underclothing Factory	Shieldhall	207	
Hosiery Factory	„	93	
Slop „	„	93	
Mantle „	Glasgow	67	
Waterproof Factory	„	51	
Umbrella Factory	„	8	
Saddlers' Shop	„	9	
Cabinet Factory	Shieldhall	277	
			2,316
Carried forward			3,281

NUMBER OF EMPLOYÉS, SEPTEMBER 24TH, 1898.

PRODUCTIVE DEPARTMENTS—continued.			Collective Totals.
Brought forward			3,281
Brush Factory	Shieldhall	33	
Tinware „	„	47	
Mechanics' Department	„	55	
Cartwright Shop	„	25	
Printing Department	„	175	
Preserve and Confection Factory	„	215	
Coffee Essence „	„	23	
Pickle „	„	44	
Drug Department	„	77	
Tobacco Factory	„	134	
Miscellaneous	„	8	
Sausage Factory	Glasgow	16	
Ham Curing	„	23	
Aërated Water Factory	„	14	
Chancelot Mills	Edinburgh	101	
Junction „	Leith	50	
Ettrick „	Selkirk	136	
Soap Works	Grangemouth	71	
Farm, Carbrook Mains	Larbert	13	
Creamery	Wigtown	1	
			1,261

BUILDING DEPARTMENT.

GLASGOW—Joiners		43	
Builders		9	
Bricklayers		3	
Hewers		12	
Labourers		45	
Cooper		1	
Slaters		2	
Plasterers		3	
Plumbers		13	
Painters		21	
Management		6	
			158
EDINBURGH AND WIGTOWN—Joiners		15	
Masons		4	
Bricklayer		1	
Slater		1	
Plasterers		3	
Labourers		17	
Painters		7	
Plumbers		3	
			51
Total			4,751

Bonus to Labour.

The payment of bonus, since its institution in 1870, has taken three different forms. Till 1884 employés received, on wages earned, double the rate per £ allocated as dividend on members' purchases. This arrangement was then replaced by one which set aside the double claim of the employé, and, recognising a difference between workers in the distributive and productive departments, established a differential rate. The distributive employés received the same rate of bonus as was the rate of dividend on members' purchases, and the rate of bonus to productive workers was determined by the net aggregate profit made in the manufacturing departments only. This arrangement continued till 1892, when the system of bonus payment was again revised. Hitherto the whole bonus allocated had been paid over; but the present system, which allows a uniform rate to both distributive and productive departments, requires that one-half of each worker's bonus be retained and put to his credit, forming a special fund, called the Bonus Loan Fund. This capital bears interest at the rate of 3 per cent per annum, and is only withdrawable when the employé leaves the service of the Society.

EMPLOYÉ-SHAREHOLDERS.

Simultaneously with the introduction of the present scheme of bonus, arrangements were made to permit of employés becoming shareholders in the Society. The number of shares held by one individual may range from five to fifty of twenty shillings each, and the paid-up capital bears interest at the rate of 5 per cent per annum. By the rules of the Society, the shareholding employés are entitled to send one representative to the quarterly meeting, and one for every 150 employés who become shareholders. At the present time there are 290 shareholders, which permits of a representation of two at the business meetings of the Society.

The following statements show the amount of bonus paid each year since 1870, and the total amount thus paid to employés, also the Bonus Loan Fund and the Employé-Shareholders' Fund at 25th June, 1898:—

First Bonus Scheme.

	Amount. £ s. d.	Average Rate per £. s. d.
Quarter ending November 19, 1870	5 11 0	0 8
Year „ „ 18, 1871	40 10 0	0 10½
„ „ „ 16, 1872	52 7 0	0 9½
„ „ „ 15, 1873	90 1 8	0 9½
„ „ „ 14, 1874	116 9 0	0 8½
„ „ „ 13, 1875	109 15 4	0 8
„ „ „ 4, 1876	108 13 4	0 8
„ „ „ 3, 1877	121 10 0	0 8
„ „ „ 2, 1878	147 17 0	0 8
„ „ „ 2, 1879	203 3 0	0 9½
„ „ October 30, 1880	322 9 3	1 1
„ „ November 5, 1881	368 3 8	1 0
„ „ „ 4, 1882	453 9 1	0 11
„ „ „ 3, 1883	512 3 0	0 11½
„ „ „ 1, 1884	484 2 6	0 9½

Second Bonus Scheme.

Year ending	Distributive Amount. £ s. d.	Rate per £. s. d.	Productive Amount. £ s. d.	Rate per £. s. d.
October 31, 1885	483 13 1	0 6¾	——	—
December 25, 1886	873 0 6	0 6½	——	—
„ 31, 1877	603 0 2	0 6¾	315 2 1	0 4
„ 29, 1888	683 12 1	0 6¼	628 11 7	0 7
„ 28, 1889	833 16 10	0 6½	1,016 14 10	0 8½
„ 27, 1890	1,139 6 10	0 7	1,752 10 6	0 11
„ 26, 1891	1,208 9 3	0 6¾	1,802 14 9	0 9
„ 31, 1892	1,813 8 3	0 6½	2,320 11 4	0 9

Present Bonus Scheme.

	£ s. d.	Rate per £. s. d.
Year ending December 30, 1893	3,775 15 0	0 6¼
„ „ „ 29, 1894	3,563 18 9	0 6
„ „ „ 28, 1895	4,634 14 0	0 7½
„ „ „ 26, 1896	5,965 17 9	0 7¾
„ „ „ 25, 1897	7,431 8 8	0 8
Half Year ending June 25, 1898	3,362 10 6	0 7

Total amount paid as bonus to 25th June, 1898 ..... £47,375 1 7
Amount of Bonus Loan Fund at 25th June, 1898 ..... 8,198 18 6
Employé-Shareholders' Fund at 25th June, 1898—290 employés holding 4,719 shares, with £3,395. 18s. 8d. paid up.

The Future Financial Development of the Co-operative Movement.

BY B. J., L. B.

MONEY IS POWER.

TECHNICAL terms have a tendency to repel the reader, by causing an instinctive feeling that anything in which they are used must be as powdery as the writings of the famous Professor Dryasdust; for technicalities seem to render all subjects, whatever may be their intrinsic worth, lifeless almost to mummification. Hence, without claiming any high value for my views, I am afraid that the somewhat formidable title of this article may deter people from looking beyond its twenty syllables to see whether there is anything of interest to them. If, however, they will reflect that "financial" is synonymous with "monetary," and that "monetary" has to do with "money," they may begin to feel some interest. Still more will they be likely to become interested when they remember that money is simply a means of measuring and purchasing, by a common standard, all those good things that human beings love to possess, whether they be clothes, furniture, houses, factories, ships, machinery, mines, or extensive and fertile country estates.

Some of these things would be called "wealth," while some would be called "capital." Certain economists have laid great stress on the difference between capital and wealth; but there is no doubt that capital is wealth, and that wealth can become capital. All articles of wealth, as well as all articles of capital, can be measured by money; all can be changed into money—or, to be strictly accurate, can be exchanged for money, and from money can be again exchanged into some other form of capital and wealth. Further, the same thing can be capital at one time and wealth at another, just according as its owner may be using it. Therefore, from a financial point of view, there is no necessity to make a note of the difference.

It is consequently obvious that in studying or discussing the Financial Development of Co-operation we are considering how to increase, extend, and consolidate the power of the Co-operative movement so as to promote the comfort and prosperity of each individual Co-operator. There was a time when Co-operators thought they could do without money. This was a mistake. There was another time when they thought they could have a special money of their own. This money was made of paper, and it proved a failure. In each case there was a considerable foundation of truth in the theories of the supporters; but the sanguine constitutions of early Co-operators caused them to overlook the grave defects which sapped this foundation, and which caused the ruin of the enterprises built upon it. One great truth, however, the early Co-operators did seize, viz., that, whether for good or for evil, "Money is Power," and to prevent money being used for evil, as well as to ensure its use for good, Co-operators should get hold of it, accumulate it, and exercise the power it confers to promote human happiness.

EXPERIMENTS AND EXPERIENCE.

It was in the communistic associations of the Owenite period of Co-operation that the people thought they could do without money, except in so far as the Government might demand it, instead of goods, in payment of taxes. The Owenites thought that the principle of "each working according to his ability for the benefit of all," and of "each receiving according to his wants from the common stock," would effectually do away with all necessity for buying and selling, or for paying and receiving, as each community would provide for all its needs, and be, as in fact they were called, "self-supporting." They, however, calculated without making sufficient allowance for that little thing called "human nature;" and, also, without making allowances for the tremendous changes in the industries and commerce of the world caused by the successive and rapid inventions of numberless kinds of machinery, as well as by the minute division of labour and the wide extensions of markets necessitated by these innovations. Hence the inevitable failure.

Then came the idea of Labour Exchanges, with their "Labour Notes," which were a species of paper money. In these cases the theory was that the ordinary national moneys, whether copper, silver, gold, or bank notes, were unnecessary, and, in fact, harmful, as they absorbed part of a worker's wealth or capital without rendering a corresponding benefit. What more was wanted, it was argued, than a place where raw materials and manufactured articles can be stored, and to which good Co-operators can come to exchange their productions with each other? If they did not

require goods at the moment, depositors of articles could receive labour notes testifying that goods worth so many hours of labour had been left in the Exchange. So valuable were these notes supposed to be that, during a portion of the life of the Grays Inn Road Labour Exchange, people were said to have given a premium, in current coins of the realm, to get hold of them. Simple enough as these labour notes seemed to be in theory, they proved very difficult to circulate in practice, for, large as was the variety of goods in store, it was not large enough for the would-be exchangers; while, skilful as were the official valuers, they were not skilful enough to prevent fraud on the part of pretended Co-operators, who were merely looking out for their own gain regardless of the common good; so came the collapse. The labour notes rapidly fell in value; nobody would take them in exchange, and they were at last more unsaleable than the pledge tickets of a common pawnshop.

In the general bewilderment caused by general agitation to improve the conditions of existence for working people, and in the general failure to successfully solve the problems of industrial life, the Brighton Co-operators of seventy years ago hit the nail on the head when they exclaimed, "It is capital we want!" This focussed the situation. A steadily increasing stream of people began to flow into the Co-operative movement for the purposes of acquiring capital, employing capital, employing labour, living in equity, and sharing the benefits, whether those benefits were called profits, dividends, bonuses, bounties, or, by the latest name of all, Co-partnerships.

This steadily increasing stream has, however, for over twenty years been face to face with the difficulty of "How to Dispose of their Surplus Capital," although they have not solved the equally abstruse problem of "How to Employ Themselves," which needs immense stores of capital to ensure a successful solution. For nearly a generation a large number of the wealthiest Co-operative Societies in the country have been reducing the maximum amount of capital that they will take from their members; and the rates of interest allowed on capital, by the stores, have been reduced from the once universal 5 per cent per annum until some societies are now only paying $3\frac{3}{4}$ per cent to $2\frac{1}{2}$ per cent for the use of the moneys invested with them.

This reduction in the rate of interest is not an evil to the working classes; on the contrary, it is a positive good, for all the produce of the country is divided between the workers and the non-workers—in other words, between those who have no capital and those who have capital. In the one case, the share of produce that is allotted goes under the name of wages; in the other case, it goes under the names of profits or interest. If, therefore, the remuneration for the use of capital gets less until it dwindles at last to nothing it is

all the better for the workers, since there is allotted to them a continually increasing share of produce as wages, until at last they receive everything. Hence it will pay the workers to accumulate capital whether interest is paid or not, because they benefit as wage-earners.

The inability, or unwillingness, on the part of Co-operative organisations to utilise all the capital that would flow to them is, consequently, one of those extremely serious circumstances which retard human progress, has a tendency to discourage saving habits, and delays, if it does not prevent, the much-desired "emancipation of labour." Of course, there are causes for this reluctance on the part of Co-operative Societies to take more capital from their members than is required for working their business departments. Perhaps the most influential of them has been the coal mining and iron working epidemic which developed itself about five-and-twenty years ago, when the price of coal went to famine figures, the shares of Colliery Companies were inflated like balloons, and all the nation began speculating in new coal mining undertakings. Co-operators lost hundreds of thousands of pounds in these investments; so there is little wonder that, having had their fingers so deeply immersed in financial fire, they should have kept them in the cold oil baths of doubt, timidity, and distrust for so long a period for the purpose of curing their wounds. Probably the cure is now complete, and with the additional enlightenment afforded by improved education we may, like the old pioneers, reap a harvest of wisdom from the bitter experience of the past which will enable us to discover new means of accelerating the "march of Co-operation."

A CO-OPERATIVE DESIDERATUM.

The aim of the Co-operative movement is to satisfy the legitimate desires of every Co-operator. Of course, there are, as the saying goes, "Co-operators and *Co-operators;*" and there are imperceptible gradations from the worst and most selfish specimen in our ranks to the best, most unselfish, and truly ideal examples. To the latter we can give our esteem and admiration; to the former we may exhibit a certain amount of contempt; but for success we must look to the average men amongst us, and must aim at giving them satisfaction, though we might prefer to the things that will satisfy them something that we think is of a higher range of Co-operative thought, practice, and existence. For Co-operation has to do with human beings as they exist; and, as its essential principle is to submit to the rule of the majority, its essential practice must be to do exactly what is demanded by this majority. Nevertheless, it must not be forgotten that education

will gradually improve all in our ranks, and one of the greatest advantages of Co-operation is its extreme adaptability to all the changes or fluctuations of human thoughts or wishes. If, or when, Co-operators adopt a fixed code or creed which shall stifle or strangle this adaptability Co-operation will be on the road to ruin, for perhaps the greatest law of nature is the law of change. Anything that tries to resist change fails in its resistance even when it appears to succeed in resisting. It only succeeds then in resisting a change that would enable it to live by adapting itself to new conditions of life ; while it inevitably succumbs to a change brought about by its resistance, which crumbles it into the dust of things that have been but have ceased to be. The history of hundreds of extinct societies testifies to the truth of the observation.

If, then, we can sketch out what may be a practical ideal that an ordinary Co-operator may reasonably desire to realise, it can be compared with the actual existing state of things ; and from these a solution of the financial problem may be deduced that can be successfully carried out with the consent and assistance of the majority of Co-operators. The average Co-operator would accept such proposals because they meet his wishes, while the idealist might assent because they may bring the movement a little nearer to that state of perfection which he so ardently desires. The only people that would object, or resist, would be the purely selfish ones who simply co-operate for their immediate personal benefit and resist Co-operation if, at any time, it appears to touch their own personal interests. This, of course, is short-sighted selfishness, and improved education would clearly show all this class of Co-operators that, while they may be hurt temporarily, they, too, in the long run, would receive increased benefits from Co-operative extension. They are, however, of the non-adaptable class. They refuse to change with the times, so the times change in spite of them.

Every man should comprehend that his life has both a progressive and a retrogressive value. At birth he is of no value as a productive machine. The same may be said of his old age. But in manhood he can produce a great deal more than he need consume; in fact, he should be able to produce sufficient for himself, a wife, and some children. While unmarried, he ought not to live more expensively than if he were married. To do otherwise is equal to living extravagantly, for it unfits him for the style of living that he will have to adopt when he marries. His surplus income, while single, should be saved for the future benefit of his family and himself. This is the only true line of conduct for a conscientious working man. Accepting this position, let us take a young, unmarried man, working for wages, and in private employ, and see

what Co-operation in its present stage can do for him. He may be living with his parents, or he may be living in lodgings. His opportunities, in either case, of benefiting from Co-operation will be limited to those derived from purchasing at the stores his wearing apparel, with, perhaps, some tobacco, or an occasional bicycle or other instrument of recreation; using the library, reading-room, and educational facilities, and investing a little money out of his savings if he happens to be near one of those stores that will receive investments from members of his standing. But, in this item of investment, the young Co-operator on the threshold of manhood is, in many of our strongest centres of Co-operation, foiled and baffled in his laudable desire to Co-operate—although investing power is, just then, the strongest power for Co-operative extension which he possesses. As a child, the stores have encouraged him in saving habits through the beneficent action of the Penny Bank which is attached to most of them, but when the child becomes a man, in consequence of the general practice of limiting the amount to be invested by a member to a very small figure, and often, again, limiting the power of investment to those who have dealt at the stores to an extent which is beyond the means of a single young man to comply with, saving habits are brusquely checked just when the capacity to save has become largest, and just when the temptation to spend has become greatest; for a young man who has jumped, say, from his apprenticeship wages to the full wages of a journeyman finds himself suddenly possessed of a revenue out of proportion to his previous expenditure, and, while his obvious duty is to at once begin laying a large portion on one side, to enable him, at a future date, to take on himself the full functions of a man by marrying, yet, through being deprived of Co-operative channels of investment, he may be tempted to develop extravagant habits of living, which will prevent him saving money to start married life properly, and which will spoil him for the more modest scale of living that he must submit to when his wages have not only to keep him but a wife and children in addition. Hence, from a Co-operative point of view, if we wish to have good, steady citizens, we must not only educate our children in the methods of living healthy, happy, and prosperous lives, but we must take care that they shall have the necessary facilities for doing this after they have been educated to desire them, and among these facilities one of the most necessary is that of saving.

Farther on in the life of a human being, but at a vital stage for promoting human happiness, we can take another important case. A man has been a faithful member of his store. He may have accumulated his dividends, and by their means bought his house through the society's building department. His children are off

his hands, and his expenditure has consequently been much reduced. Yet, being still healthy and strong, owing, probably, to temperate and steady living, he is earning as good wages as ever he did. He now wants to save for himself and his wife against the not very distant time when infirmities and old age will crowd upon them. He is averse to becoming a charge on his children's means, and would prefer to leave a surplus at death for them or their children. Here again the store is often of no use, in consequence of the limitation of investments; and the man who, from the circumstances of his life, has little or no commercial experience frequently gets involved in shady concerns which swallow up his hard-earned savings, very often at the time when it is necessary for him to begin to spend them.

Another point to notice in connection with the present state of Co-operation is that a very small proportion of the members are employed by Co-operators. Nearly all, probably 19 in 20, are still in private employ. Co-operators believe that it is best to provide Co-operative employment, and they know that the extension of Co-operative employment can only come with the extension of Co-operative capital and enterprise in agriculture, trades, manufactures, shipping, and foreign commerce; yet this extension is almost stopped by the distributive societies limiting the amounts that their members shall have invested. There have been, as has been pointed out, some solid reasons why distributive societies have adopted these limitations, but it is of vital importance that steps shall be taken which will enable every Co-operator who is desirous of doing so to invest all his savings in Co-operative channels, so as to help to bring a little nearer the much-wished-for complete practice of Co-operation. Societies do well to provide for all the wants of their members. They, in many instances, supply them with everything—from matches and coals, pins and thread, to houses to live in. Why, then, should there not be in connection with the store, and, if thought advisable, separate from the share account, some kind of investment department which will give members that secure facility for saving which is so much needed?

A CALCULATION.

There are now about 1,500,000 members of retail Co-operative Societies, or equal to a population of nearly 8,000,000. According to census figures, about one in nine of this population, or, say, 900,000, will be young men of over twenty but under twenty-five years of age; while somewhere about two-thirds of these young men will have already entered into the married state. From the same sources we find that there is about one man in thirty-six

of the population who is between fifty-five and sixty years of age, or equal to about 220,000 among our total Co-operative population. Now, assuming that the 300,000 young unmarried men and the 220,000 men between fifty-five and sixty years of age are equally able, as well as willing, to save, we might reasonably expect that, on the average, they could each save ten shillings per week. If they did, this saving would amount to the enormous sum of £13,500,000 a year; and the saving would be continuous year by year, for, as rapidly as one man fell out of the saving ranks, through the young getting married or the old getting past sixty years of age, or dying, others would, by the action of time, fill their places from the remaining portion of the Co-operative population. If we could persuade all our young men in Co-operative families to remain unmarried until they had turned twenty-five years of age, and to save ten shillings a week out of their wages, instead of prematurely undertaking to keep a wife and family, the money that could be saved by them would amount to an additional sum of £15,600,000 a year. This monetary saving would not be the only benefit, since scientific men concur in asserting that a man's health is generally injured by too early marriage, while the children of very young parents are rarely as healthy and robust as are the children of parents who have attained the age of twenty-five to thirty years. Hence, by refraining from too early marriage, doctors' bills, as well as other expenses incidental to sickness, are lessened, and infant mortality is reduced.

Another point: during 1897 the profits of retail distributive societies amounted to £6,140,000, but the share capital of the societies was only increased by £1,000,000 during that year, viz., from £15,367,000 to £16,318,000. Thus, over £5,000,000 of profits *plus* about £500,000 of interest on capital appears to have been lost to the Co-operative movement.

Now, assuming for the moment that none of our Co-operators between the ages of twenty-five and fifty-five save anything, and are incapable of saving anything, beyond the profits that are made for them in the Co-operative movement, we are yearly losing the opportunity of accumulating for general Co-operative and working class benefit the enormous sum of nineteen millions of pounds. But it is certain that a large proportion of our members between the ages of twenty-five and fifty-five do save or could save; and if the amount they could save is taken at the low average of sixpence or eightpence per week, this saving would make over a million pounds a year to be added to the nineteen millions a year already estimated, thus making a total of twenty millions lost every year to Co-operation. But if, as before pointed out, all our young men refrained from early marriage instead of one-third only doing so,

this sum would be increased to about thirty-six millions sterling per annum. Whether any of the money included in this calculation is now saved, or whether it is all spent, can only be a matter of guessing; but that most of it, if not all, ought to be steadily accumulated year by year with the object of making the working classes into capitalists no careful thinker can seriously doubt.

Another calculation is necessary, and will, perhaps, be of some interest. Four hundred pounds per head of population is about the full amount of the capital of the United Kingdom. The share of the eight millions of people in the Co-operative movement would be a total of 3,200 millions sterling. This is an immense sum for the working classes of Great Britain to try to amass, but it is a comparatively easy task if it is undertaken with knowledge and with energy. We have only to recollect the immense strides in working class wealth that have been taken since the Rochdale Pioneers opened their Toad Lane Store, and to bear in mind that these strides have been taken under difficulties that no longer exist, to feel greatly stimulated and encouraged to further efforts; while the fact that a comparative handful of people in this country have amassed this century some fifteen to sixteen thousand millions sterling will convince anyone that a proper regard to Co-operative principles and practice would soon put all Co-operators in possession of a sum equal to the average capital per head that now exists in Great Britain. As a matter of arithmetic, if we take compound interest at 2½ per cent only, this 3,200 millions of capital could be accumulated in about fifty-eight years by the reasonably possible annual savings of our unmarried men between the ages of twenty and twenty-five added to the savings of middle-aged men between fifty-five and sixty, *plus* the present annual profits of retail Co-operative societies; while, if all our young men remained unmarried until they were past five-and-twenty, this sum of 3,200 millions could be accumulated in about forty-three years; so that any ardent Co-operator, starting life with this object in view, could fairly hope to see it accomplished, so far as his own family is concerned, within his lifetime, and would have the ineffable satisfaction of not only providing for his own happiness by a life well spent and work well done, but of putting his children and children's children on a plane of prosperity that would raise our country to the level of a "Paradise for the People."

The benefits to be derived would, indeed, be incalculable; but some of them may be enumerated, as follows:—

(*a*) All the capital required for the employment of all the Co-operators in the country would be in the possession of the Co-operators.

(*b*) Reckoning only 2½ per cent for interest, there would be a revenue for Co-operative families, from this source, of eighty millions a year, which would average over £1 per week per family.

(*c*) The power that capital gives would ensure all the brightest, best, most intelligent, and hardest working of our children having far better chances than they have at present of securing their share of the best positions in all kinds of employments, where the wages are counted by hundreds, if not by thousands, a year. In private businesses these positions usually go by favouritism to relatives and friends, irrespective of ability, while more able workers, when poor, are left unregarded.

(*d*) The position of every working man would be enhanced by the three-fold process of improved conditions of labour, increased wages, and increased spending power of his wages, as abundance of capital always means increased production; and capital in the hands of working men, when used collectively, means a greater approach to justice in the treatment he receives from employers. Non-Co-operators would benefit from these three processes nearly as much as would Co-operators, just the same as non-unionists usually benefit from the improved conditions of labour obtained by means of trades unionism.

The calculation of the power to save and the effect of saving that has been here made has been presented with a view of exciting thoughtful men to a study of the question. It does not profess to be mathematically exact, for there is no necessity for minute accuracy, as the object is only to show the broad results of united action. Neither is it expected that all Co-operators will at once begin to act on these suggestions. But the suggestions indicate the size and the security of the foundations upon which gigantic financial extensions could be established, and in fairly exact proportion to the degree to which Co-operators can be educated and induced to act upon them we shall see a corresponding development in Co-operative activity and in working class prosperity.

SOME OTHER RESOURCES.

In what has been said no reference has been made to the income and funds of the trade unions and friendly societies which are so extensively and wisely supported by working people. These admirable institutions could be made more beneficial in promoting the happiness of their members if a system of Co-operative finance were adopted. At present, trade unions and friendly societies either place a considerable portion of their funds in joint-stock banks or in the Government Savings Banks. When this is

done, the indirect but powerful influence that money gives is thrown away as if it were of no value; whereas, if the money were invested in corporation, railway, or industrial securities, and representatives appointed to wield the power that goes with such investments, great advantages might be secured to working people by the steady efforts of these representatives, and the advantages that could be thus gained would often be of greater monetary value than the whole of the revenues by way of interest or dividends from such investments.

It is not overlooked that the great essential in investing the funds of these unions and friendly societies is safety, and that safety must be secured at almost any cost; but it ought to be possible to have such a system of Co-operative banking, finance, and investment that perfect safety can be obtained in addition to retaining the power to use the funds for improving the conditions of labour throughout the country. At any rate, the problem is well worth studying, in the hope that a solution of it may be found.

The trade unions of this country have a yearly income of about ten millions sterling, and their accumulated funds amount to close on three millions.

The friendly societies have accumulated funds amounting to over twenty-six millions sterling, and their annual income is about six millions.

There is still another section of working-class Co-operation which can be considered in connection with Co-operative banking. This is the clubs, of which there are between 600 and 700 registered, some being under the Friendly Societies Acts, and some under the Industrial Societies Acts. It is not too much to estimate that these clubs do a yearly business of about one million sterling, and, on the principle that everything helps, they might very well be brought into closer relationship with other, and what some would consider higher, forms of Co-operative enterprise.

The mutual building societies, again, are essentially Co-operative organisations, and, as such, might well be induced to enter into a well-balanced plan for joint and mutually beneficial banking operations.

HATCHING A FINANCIAL CHICKEN.

At the first of the present series of National Co-operative Congresses, which was held in London in 1869, the late Thomas Hughes presided, and in his inaugural address referred to the Co-operative financial question in the following terms:—

> On the threshold of this inquiry we are met by this curious fact—the successful societies throughout the North have been for some time embarrassed by too much capital. Their members have been in the habit of leaving a large

part of their profits to accumulate at interest. The rate of interest has generally been fixed in the registered rules at 5 per cent, at which rate the management is bound to find investment for all surplus moneys in its hands beyond the amount required to transact its business. This, as might have been expected, has been found to be practically impossible. Hence it has come to this—that such societies as the Rochdale Pioneers and the Halifax Stores have been paying off non-consuming shareholders, and refusing to retain accumulations which consuming shareholders have desired to leave in their hands to the amount of many thousand pounds.

Now, it seems to me that the first thing which these societies will have to do will be to reconsider this policy, and to reverse it. They are once again stirred by the same ideas which worked so powerfully in 1849 and 1850. They have the same distinct perception of the end of all their work—the raising their whole class morally, intellectually, and physically, and making such a life possible for our hand-workers as England may be proud of. They are satisfied, by experience, that no success in the machinery for the purchase and distribution of necessaries can do all this. They must strike out into new fields of enterprise, and for this will require all the capital they can command. How, then, can they any longer justify the throwing back of the accumulations of associates on their hands? "But how are we to use these spare funds for the good of the cause, and at the same time to make 5 per cent upon it?" the executive of the societies have a right to ask. Well, to take the last clause of the question first, I say, you are not bound by Act of Parliament to any particular rate, and if you can't make 5 for your associates you must persuade them to take 4, or 3. But I say, further, that there will be no difficulty in finding good investments for all the spare capital at your command, and, at the same time, in turning the great movement of which you have been cautious pioneers into new and important channels.

. . . . . .

I hope that one of the first results of this Congress will be that many investing and borrowing societies will be now, at last, brought together to their mutual advantage. But, if this is to be done satisfactorily, it cannot be left to the individual societies. We must have a proper organisation for the work.

. . . . . .

Everyone must see at once that something in the nature of a bank will be required for this purpose. Well, the name of a bank—especially of a labour bank—is, I know well, an alarming one for us Co-operators in England. It has been tried more than once—by Mr. Owen forty years ago, and by Mr. Vansittart Neale in 1850 and the following years. Some of us have burnt our fingers in such attempts. It is tender ground, I admit; but we shall have to go over much tender ground before we have done.

. . . . . .

Whether the trade unions can take a direct part in our work, by the formation of associations for production in their respective trades, or not, it is obvious that they may, and ought to be, amongst the most efficient promoters of labour banks. They may become at once the largest depositors, by entrusting their surplus funds to these institutions; and may assist, by the machinery of their admirably organised branches, in carrying such institutions at once into every town of the United Kingdom.

At this 1869 Congress great attention and consideration were paid to the system of Co-operative Credit Banks, which were then in successful operation in Germany, and which, since then, have spread all over the European Continent. But the idea, after careful

sifting, did not meet with the approval of British Co-operators; and, although efforts have been made recently by one or more members of the International Alliance to popularise the plan in Great Britain, there is as little chance of success now as there was thirty years ago, for the great want of British Co-operators is, not a bank to give credit, but a bank to provide ways and means for making profitable investments of the savings of the working classes. In Ireland, among the peasant farmers, and in Britain, if we some day have a class of small cultivators, a system of credit banks might be profitably instituted. It could, in such an eventuality, be tacked on to the investments banking system, which is mainly necessary to secure the permanent elevation of the working classes. "Saving," not "borrowing," must be the maxim; and "capital," not "credit," must be the foundation of all Co-operative operations.

Mr. James Borrowman, of the Scottish Wholesale Society; Mr. W. Nuttall, for the English Wholesale Society; Mr. J. T. W. Mitchell, and nearly every speaker at the 1869 Congress, were in favour of some form of Co-operative Banking being instituted, and on the motion of Mr. J. M. Ludlow a series of five resolutions were adopted, with only one dissentient, the fifth resolution reciting—"That moneys be received on deposit from registered friendly societies, benefit building societies, and individual members of Co-operative societies."

At the Bury Conference of the Lancashire and Yorkshire Societies, held in April, 1870, Mr. Ludlow read a paper on the subject, in which "he advocated the establishment of a bank on the principle of a guaranteed rather than a paid-up capital." This paper was circulated among societies, and they "were requested to reply to certain queries, with a view to ascertain how far they were prepared to enter into the scheme." At the Congresses of 1870 and 1871 papers on banking were submitted by an anonymous expert, who had had placed before him the replies from societies to the circular. In the 1870 paper this gentleman put to himself two questions:—

1st. "Is the time ripe or fit for the establishment of a Co-operative Bank?"

2nd. "Are there materials among Co-operative bodies to form a Co-operative Bank?"

The first question he answered in the affirmative. The second he answered by saying that Mr. Ludlow's plan could not be worked; and, instead of it, he recommended that

> The Wholesale Society should be the nucleus for the construction of the contemplated project, now having both funds and an amount of business to give sanction to the step. It should open an account with the Bank of England

in Manchester, and another with a London bank to act as its agent. Off the former they could at all times obtain all that was needful for cash requirements on the spot, and through the latter the power of drawing on London, which for general purposes gives to a document the most negotiable currency. This apparatus will go in the direction of inducting them into the ways of paying and receiving moneys all over the country, but adjusted through London as the great financial clearing house of the world.

The Congress unanimously passed a resolution in favour of a Co-operative Bank, and expressed the belief that the time was "opportune, providing sufficient capital can be raised."

In 1871 the Central Board presented a report to Congress in which it said that efforts to interest friendly societies, &c., had met with no response; therefore

The Co-operative body must, for the present at least, depend on some action of its own in the way of banking . . . and it is under consideration whether the nucleus of a bank may not originate with the Wholesale Society; taking care, however, through the pages of the Co-operative newspaper, and by personal mission if practicable, to show to all the advantages of more extended operations.

The expert previously mentioned gave to the Congress some valuable detailed information and suggestions as to how the Wholesale Society could quietly and gradually become a bank for the Co-operative movement. Mr. Nuttall told the Congress that "the scheme had received the favourable consideration of the directors of the Wholesale," and added, "It was strange that Co-operators should have the confidence to lend their money to bankers, who again lent it to millowners, who actually employed the Co-operators themselves, and that they had not confidence to lend the money for the management of the concerns on which they would have a profit."

After an exhaustive discussion, in which most of the old Co-operative leaders, whose names have since become familiar to all, took part, a resolution was passed by the Congress advocating the adoption of the banking scheme by the two Co-operative Wholesale Societies

At the Bolton Congress, in 1872, the subject was again discussed, the feeling being more and more in favour of the Wholesale Societies undertaking the work. Directly after this Congress the Manchester Sub-section of the Central Co-operative Board interviewed the directors of the Co-operative Wholesale Society, and on May 4th the latter body resolved:—

That it be a recommendation to the Quarterly Meeting, as a means to commence and gradually develop a banking business, that they give us authority to receive surplus capital from the members, withdrawable at call, and subject to the current bank rate of interest; the same to be used in our own business, or lent out on approved security.

At the shareholders' meeting, held on May 18th, 1872, the directors received the authority as requested in the resolution.

On page 4 of every balance sheet issued by the Wholesale Society there is a tabular record of the progress of the Society, together with a statement of the dates at which each successive step has been taken in opening new branches and departments. It is curiously noteworthy that in this record no mention is made of when the Banking Department was commenced, and, although there is a "Bank Manager," he figures on page 2 of the balance sheet under the modest title of "Cashier." The cause of this, if I guess rightly, is very interesting, and is also very significant of the tendency to purely mechanical or automatic action on the part of the human mind. In the time of Catherine II., Empress of Russia, a sentry was placed, by her orders, over a little flower to prevent it being plucked. The flower soon died, but, as the Empress forgot all about the matter, the order to place the sentry was not revoked; so he was replaced night and day for about 100 years, when it occurred to an exceptionally talented and thoughtful officer to ask what a sentry was wanted for in that particular spot. The archives were searched, the cause discovered, a laugh was raised, and the sentry was dispensed with.

The cause for the non-appearance of the "Banking Department" in the list of new departments was that when it was started in 1872 the law did not empower Co-operative Societies to enter into this branch of business. Our legislators were very timid at entrusting power to the working classes, and the financiers, then, as now, were very powerful in Parliament. The Central Board reported to Congress that:—

> Finding that the Industrial Societies Act prohibits Co-operative Societies from entering into the business of banking . . . resolves that the London Section of this Board be earnestly requested to take immediate steps for introducing a short Bill in the House of Commons with the view of repealing so much of Section iii. of the 25 and 26 Vic., c. 87, as excepts banking from the objects for which a society may be established under the Act.

This alteration of the law was not, however, secured until 1876, and, as it was found that there were no penalties incurred by breaking the law, it was determined to commence banking under the thinly disguised title of "Loan and Deposit Department." After the passing of the enabling Act the title was changed to "Banking Department," although it made no difference whatever in the method of conducting business operations. Here is where the mechanical side of human nature comes in, just the same as in the Russian sentry's case. Twenty-two years have elapsed; the Banking Department has grown in importance and success, until

it has become a star of the first magnitude. Yet Co-operators have allowed it to go on its triumphant course without even yet acknowledging on the Wholesale record of progress that they had ever started or that they possess such a splendid institution.

DEVELOPMENT.

The Wholesale Society's directors at once began to act upon the shareholders' resolution, and their report to the succeeding Quarterly Meeting contained full details of their action. The following extract will be found interesting:—

> The Bolton Congress, and every section of the Central Board, united in relegating to the North of England Co-operative Wholesale Society the practical development of Co-operative banking; and our last Quarterly Meeting conferred full powers upon this committee to commence banking, so far as the present state of the law would permit. In consequence of this confidence expressed and these powers conferred, your committee took action, by inviting loans for a period of three months, and announcing to societies that we expected within that period to have so far completed our arrangements that our Banking Department would be in complete operation within the limits to which the law, as yet, restricts us. These banking arrangements have been one of the chief subjects of consideration with your committee during the whole of the past quarter. Several deputations have been sent to London and Newcastle . . . who have visited various banks to obtain information and terms. . . . The final issue of these negotiations and discussions has resulted in the appointment of the London and County Bank as our London agents, and an agreement to open an account with the Manchester branch of the Bank of England. We expect by these arrangements to be able to afford the societies dealing with us safer, simpler, and more economical methods of transmitting cash.
>
> As a first step in carrying out the resolution of the last Quarterly Meeting in reference to banking, we made some inquiries as to the probability of retail societies lending money to our Advance Department at 1 per cent below the Bank of England rate for the time being. Finding that objections existed in some quarters to lending money on these terms, we issued a circular inviting loans for three months, at 5 per cent per annum. The statement of accounts laid before this meeting shows, in response to that circular, a number of loans from various societies.

When these banking operations were decided upon the financial position of the Wholesale Society stood as follows:—

Share Capital paid up.....	£27,556
Loans and Deposits.....	34,730
Reserve Fund	2,140
Depreciation of Land, Buildings, and Fixtures..	3,205
Total.....	£67,631

These are small figures compared with those shown twenty-six years later, in the balance sheet for March, 1898, and the results give, at one and the same time, remarkable testimony of the faith, energy, and wisdom of our Co-operative leaders, and a remarkable incentive to continued faith and energy in the future. The figures for 1898 are as follow, and deserve to be carefully noted, for they show a grand total fifty-four times larger than the figures of 1872.

Share Capital paid up	£739,073
Loans	1,257,574
Bank Deposits and Balances (not including the C.W.S.)	558,180
Reserve Funds	511,492
Depreciation of Ships, Land, Buildings, and Fixtures	610,962
Total	£3,677,281

In November, 1872, the directors reported some further developments in the infant Bank, saying:—

> The last Quarterly Meeting authorised us to receive loans from societies, whether members or non-members. With that authority we have applied for additional loans, subject to repayment at one month's notice, or subject to being transferred to our deposit and loan department when our arrangements were complete. . . . In connection with this department we have adopted the following regulations:—
>
> . . . . . .
>
> That we open current or deposit accounts with societies, whether members or non-members, on the same terms as they are now paying, or on such other terms as may be agreed upon, subject to reconsideration as the extent of their business increases.
>
> . . . . . .
>
> That no overdraw be allowed without the consent of the committee.

As a result of these developments the next quarter's balance sheet showed that twenty-one current accounts had been opened with the "Wholesale" Bank; and even this small number had succeeded in paying the working expenses of the new department, besides leaving sufficient profit to pay a dividend to the Bank's customers of 10 per cent on their total interest and commission, whether charged or credited. This first "General Statement" of the department is so interesting because of its liliputian proportions, and so encouraging to those Co-operators who believe in beginning in a small way with a view of growing into giants, that it is advisable to submit it to the reader's inspection, together with a similar statement of the Bank's position in 1898.

GENERAL STATEMENT, DEPOSIT AND LOAN DEPARTMENT, QUARTER ENDING JANUARY, 1873.

	£	s.	d.		£	s.	d.
To Lodgments on Current and Deposit Accounts	8,960	17	10	By Loans, Credits, Cash on hand and with Bank.....	8,967	12	2
„ Gross Profit. £17 6 4							
„ *Less* Expenses 10 12 0							
	6	14	4				
	£8,967	12	2		£8,967	12	2

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
To Expenses.....	10	12	0	By Gross Profit, as above ..	17	6	4
„ Dividend to Members, 10 per cent on Commission and Interest.....	4	11	6				
„ Dividend to non-members, 5 per cent on Commission and Interest..	0	9	6				
„ Profit from non-members to Reserve.....	0	9	6				
„ Balance to Reserve Fund	1	3	10				
	£17	6	4		£17	6	4

The following is a summary of the "General Statement" of the Bank Department for the quarter ending March, 1898:—

SUMMARY OF GENERAL STATEMENT, QUARTER ENDING MARCH, 1898.

	£		£
To Lodgments on Current Accounts	1,106,298	By Loans (Current Accounts)	155,946
„ Lodgments on Deposit Accounts	9,436	„ Advances	32,643
„ Reserve Fund (Bank only)	43,889	„ Land and Buildings	4,664
„ Profit for Quarter.....	2,570	„ Consols at par	20,137
		„ Corporation Loans	560,952
		„ Balances (Cash in hand and at Bankers').....	387,851
	£1,162,193		£1,162,193

The number of accounts at the Bank with societies was 470, against 21 in 1873.

This growth is good; but it is small when measured by the possibilities of Co-operative finance. A promising new feature of the Bank, which was introduced by the directors towards the end of 1897, is that of lending money to societies for the express purpose of re-lending it to their members on the security of cottage

property, at 3½ per cent per annum, the repayments being made at a fixed rate extending over a fixed period, similar to a building society's practice. Of course, a society may also borrow under the scheme on cottage property that its members prefer to hold collectively rather than individually. This is not banking as generally understood, but it is financing; and the "Wholesale Society," as a federation of Co-operative Societies established to promote the well-being of Co-operators, should have both a banking, a financial, and any other department or institution that will contribute to Co-operative prosperity. In the matter of finance, any Co-operative acts that will successfully accumulate funds and then move these funds from where they are not needed to where they are needed are rendering efficient service in the development of Co-operation.

In the early part of 1873 the Rochdale Pioneers' Society was appointed agent at Rochdale for the Wholesale Bank, and a little later the Over Darwen Society (if my memory is accurate) was also appointed. But these appointments, which might reasonably have been expected to be the forerunners of a mighty and extensive network of Co-operative banking branches, cannot be considered to have been successes; the reason, in my opinion, being that they were only authorised to collect moneys, and not to be truly branches of the Bank. However, this point will be considered more fully later on.

The present position of the Co-operative Wholesale Society is that on about one million and a quarter of loans in its Trading Department it only pays 3 per cent per annum, against the 5 per cent per annum that it was paying when the Banking Department was started; and it has such a plethora of this loan capital that it will not allow societies any other method of contributing to it than that of letting their share of the Co-operative Wholesale Society's profits be placed to it; and if the societies once withdraw it they are not allowed to reinvest. In 1873 the Wholesale gladly received all the loan capital that was offered to it at 5 per cent per annum interest. The five or six hundred thousands of pounds of societies' balances in the Bank Department receive the usual current market bank rates; but they, in addition, take a share of the profits of the Bank.

The Wholesale has gradually extended its relations with other banking institutions for the purpose of facilitating the transmission of money from societies, until there are now about 1,200 banking branches where societies can make their remittances to the Wholesale Society's Banking or Trading Departments.

The Scottish Wholesale Society has not yet seen its way to establish a bank in Scotland, but it is still taking into its Trading Department loans from societies and employés at varying rates of interest according to the terms on which the moneys are deposited. The following extract from their 1898 handbook gives the details:—

The following rates of interest are paid:—On Share Capital, 5 per cent per annum; on Loan Capital from members, withdrawable at twelve months' notice, 3½ per cent; withdrawable at six months' notice, 3 per cent; and Loan, withdrawable at call, 2½ per cent; on Loans from employés, 3 per cent per annum is allowed; on Bonus Loan Fund (withdrawable only on employés leaving the service of the Society), 3 per cent; and on Scholarship Funds (included in Private Loans), 4 per cent per annum. At end of May, 1898, these rates have been altered until further notice, and rates of interest paid beginning 1st June are as follow:—Share Capital, 5 per cent; Loans at call, 2½ per cent; Loans at six months' notice, 3½ per cent; Loans at twelve months' notice, 4 per cent per annum. To Private Loanholders, 2½ per cent at call, 3 per cent at six months' notice, and 3½ per cent at twelve months' notice. To employés, Loans at call, 3 per cent; Loans at twelve months' notice, 4 per cent per annum.

At the end of 1897 the total capital of the Scottish Wholesale Society stood at £1,286,624, and was made up as follows:—

Share Capital	£211,491
Loans	951,566
Reserve Funds	123,567
	£1,286,624

In 1886 the Scottish Wholesale Society instituted a system of making loans to societies "on the security of business premises." At the end of 1897 twenty-nine societies were owing £44,005 under this system, and the rate of interest now charged is 3½ per cent per annum. The loan has to be repaid within fifteen years.

SAMPLES FROM GREAT BRITAIN'S FINANCIAL WORLD.

While Co-operators may, with reason, be proud of their financial efforts, they can only be so when comparing their condition now with what it used to be; but when compared with the gigantic financial condition of Great Britain, as a whole, Co-operators can only feel that they have done little towards the whole of the work that has to be done; yet a numerically small portion of the nation has achieved almost magical financial dimensions. A few notes will make this abundantly clear.

For over twenty years the *Economist* has published a half-yearly summary of the business of the joint-stock banks of England, Scotland, Ireland, and Wales, as well as of the Bank of England. At the end of 1897 these banks had a paid-up share capital of £76,521,000, and they had deposited with them by their customers £667,800,000; making a total, with the share capital, of

£744,321,000. The banks made use of these funds as follows:—Cash in hand and money at call, £188,452,000—the money at call would bear a slight interest; the remainder, amounting to £555,869,000, was lent out or invested so as to bring in rates of interest varying, probably, from 2 to 5 per cent per annum.

In addition to these British banks, there are twenty-nine colonial and twenty-three foreign joint-stock banks, supported almost entirely by British money, with paid-up share capital amounting to £61,188,522, and with deposits amounting to £223,675,692. The reserve funds of the whole of these banks, and which are not included in the above figures, amounted to £56,330,604, or equal to over 40 per cent on the total paid-up capital. These reserves have been accumulated out of profits, after paying large dividends on share capital, amounting to, in some instances, over 20 per cent per annum.

The market value of joint-stock banks of Great Britain and Ireland whose paid-up share capital was £76,521,000 amounted to £236,697,000, or more than three times the sum that had been paid in by the original shareholders. The reason for this great increase in the value of the shares is the enormous profits made in banking businesses. The making of this profit is possible owing to the fact that, while all holders of bank current accounts desire to be able to draw their bank balances at any moment, as a matter of fact and experience they never all want to do so at the same time. Instead of this, it is found that, generally speaking, the payments into a bank during a week are usually about equal to the amounts that have been drawn out during the same period; the result being that most of the balances due to customers can be invested at remunerative rates of interest. The customers obtain part of the benefits by, in some cases, having a small amount of interest allowed, by having their banking account kept for them at a lower charge than would otherwise have to be made, and in the advantages of a continued development of the banking system of the country by the establishment of numerous branches. Any middle-aged man can make a vivid comparison, from his own experience, between banking now and banking thirty years ago. Then, branch banks were few in number and were thought by some banks to be beneath their dignity; now, they are established in all sorts of out-of-the-way places, sometimes open only for one day in the week, and the greatest of the banks do not think it beneath them to have branches in small shops, whose somewhat "tin-pot" appearance would have struck them with horror, as a kind of sacrilege to a banking institution, if it had been suggested a generation earlier. But the fact is branches are just as necessary to the health and prosperity of a bank as branch lines are to a great railway company.

The method in which a bank uses its balances for the purposes of profit making will be best shown by taking an example. One of the largest banks in the country, at the end of 1897, had—

Share Capital paid up	£2,000,000
Reserve Fund	1,080,000
Balances and Deposits Due to Customers...	41,527,454

To meet the 41½ millions due to its customers, the bank had cash at the head office, at 183 branches, and at its own bankers, the Bank of England, only £5,423,555, or about one-eighth of the total. This money would bring no interest to the bank. It had loans at call and at notice amounting to £3,486,589, which would bring in a low rate of interest. In Consols, Colonial, Indian, Municipal, and Railway securities it had invested over £10,000,000 which would bring a slightly higher rate of interest. Their discounted bills, which would bring in a still higher rate of interest, amounted to over £10,000,000; and ordinary bank overdrafts to customers, which would bring the highest rate of interest, amounted to over £14,000,000.

Here we get safe lines for a Co-operative Investment Banking Department, which should be able to give investors as great facilities for the withdrawal of their savings as are afforded to the depositors at an ordinary bank, and yet enable all Co-operative savings to be utilised for the advancement of Co-operation.

Let a glance now be given at the railways in the United Kingdom. At the end of 1897 the nominal paid-up capital of these railway companies was £1,089,765,000. The market value was a very great deal more. Their total income for the year was £93,757,100, and their total expenses were £53,083,800. The number of persons employed was 374,147, and the wages paid were over £460,000 per week, or an average of 24s. 7d. per person.

After the railways come the investment in foreign countries and the colonies, classified under their various heads of Government loans, financial, railways, and industrial. These amount to many hundreds of millions—probably to a thousand millions or more.

We then have in Great Britain a large number of great brewing and distilling companies, many of whom have their capital reckoned by the million, and whose prosperity is assured by the legal monopoly of the trade that they have succeeded in obtaining by the adroit use of the powers conferred by their directors becoming members of the magistracy, municipalities, House of Lords, and House of Commons.

The tram, gas, water, and electric lighting companies form another large group, followed by the fire, life, guarantee, and accident insurance companies. We have also almost innumerable shipping, iron, coal, and industrial companies.

THE FUTURE FINANCIAL DEVELOPMENT

Of late years the industrial companies have formed a rapidly increasing group, and show in a remarkable degree the universal tendency of the people to practise the first-named of the three forms of Co-operation which the late M. D. Hill was so persistent in pointing out, viz., the Co-operation of capital, the Co-operation of consumption, and the Co-operation of labour. In connection with many of these industrial companies it is to be carefully noted that when large businesses have been transferred to companies preference has been given, in the issue of shares, to the applications made by customers and employés; so it is evident that the Co-operative principle is working for good in many directions, and to an extent that is little suspected by most Co-operators.

A careful survey of the whole of the country leads one to the conclusion that the era of individualism is rapidly drawing to a close, and that a modified form of Co-operation is taking its place, which again is being steadily modified in the direction of more perfect Co-operation. The only large individualistic groups that are now left are country and city estates. The former of these are often looked upon more in the light of luxuries, like paintings and statuary, than as profitable investments; while the latter, when they are not in the hands of great families, are being to some extent drawn into the company and Co-operative circles, although, from their adaptability to the purposes of small investors, they are likely to continue to be a favourite sphere for individual action. This is all the more probable since, to the prudent working man, a house of his own to live in is something like the same kind of luxury as a country estate is to a rich man.

The extent to which capital is now combined and worked on the Co-operative principle may be gathered from the fact that on August 3rd, 1898, the *Times* published a list of bonds, shares, and loans that had been issued for public subscription during the first six months of 1898, which occupied a complete page of that newspaper, while the value of the issues amounted to nearly £100,000,000.

A COMPARISON.

By way of illustrating the comparative position of the Wholesale Society and its bank, it may not be amiss to examine it in the light which is shed by a large joint-stock bank of the highest reputation.

In the first half of 1898 this joint-stock bank made a gross profit of £632,576. Out of this sum it allowed £61,070 as interest to its customers, who had deposit, &c., balances altogether amounting to no less than £41,527,454. This interest allowance amounted to less than one-tenth of the gross profits, and was only equal to 5s. 10d. per £100 per annum on the customers' balances. The expenses for the half year were £247,946, or equal to £1. 3s. 3d.

per £100 per annum of the balances. The net profit for the half year was £323,560, or at the rate of £1. 11s. 2d. per cent per annum. Out of this the bank paid a dividend at the rate of 22 per cent per annum ; and the market price of its shares is exactly five times more than what the original shareholders paid for them.

The Wholesale Society's bank, for the quarter ending March, 1898, stood as follows:—The gross profits were £6,660, or at the rate of £26,640 per annum. The deposit and current account balances amounted to £1,115,713. Out of the gross profit the "Wholesale" allowed its customers as interest £3,413, or equal to £1. 4s. 6d. per annum per £100 of balances, being more than four times the amount allowed by the joint-stock bank afore-mentioned. In addition, the "Wholesale" divided profits among the bank customers to the extent of £1,819, or at the rate of £7,276 per annum. This gave a further sum of 13s. 1d. per annum per £100 of balances to the customers, making a total of £1. 17s. 7d. per £100 per annum, against 5s. 10d. per £100 given by the joint-stock bank. The expenses of the "Wholesale" bank were at the rate of £2,700 per annum, or equal to less than 5s. per £100 of balances. This was under one-fourth of the rate of expenses at the joint-stock bank.

If the total net profits of the Wholesale Society were reckoned on the same basis, and divided in the same manner as is done in most companies, whether commercial or banking, they would enable a dividend to be paid on share capital of about 50 per cent per annum. Further, supposing all the Wholesale Society's profits were divided on share capital, and that the shares could be bought and sold in the open market, these shares would sell at about twelve times the amount at which they have been issued to the shareholders. The Scottish Wholesale Society would show up quite as well. This will be convincing proof of the solidity of the base upon which future Co-operative financial developments can be made through the central federal institutions.

THE "HIRE CAPITAL AND EMPLOY OURSELVES" PROBLEM.

The sentiment of Labour hiring Capital, instead of Capital hiring Labour, whenever it is expressed at a Co-operative meeting, is certain to be loudly applauded. But when it comes to putting the principle into practice there are difficulties in the way of so grave a character that it looks almost impossible to surmount them.

Let us take a number of cases one by one.

We have the nation, through the imperial and local governing bodies, employing about 120,000 officials, including the police. Then there is the army and navy, about 150,000 at home, not reckoning those abroad. These governing bodies also employ many

hundreds of thousands of people as school teachers, artisans, tram drivers, labourers, gas stokers, watermen, &c. Now, in the true sense, these are all Co-operative employés; but it cannot be said that impartial treatment is equally accorded to all classes of persons embraced in these figures. Favouritism has always been shown to certain sections. Only one method of Co-operation will affect these classes so as to ensure just treatment, and that is to have a sufficient infusion of working-class representation on all governing bodies, whether they be Boards of Guardians, School Boards, County Councils, House of Lords, or House of Commons.

Persons engaged "in the conveyance of men, goods, and messages" number about 750,000, and about half of these are employed by the railway companies. It is obviously impossible for Co-operators to hire capital for, and employ their own labour in, the construction and working of rival lines of railway. There are, however, two ways in which railway companies can be made Co-operative. Probably the best way is for the Government to become the owners, when it could be held responsible for the satisfactory and equitable treatment of the employés. As this seems a long way off, the next best method is for Co-operators, trades unionists, and working men generally to invest largely in railway shares, and use the power the shares confer to put representatives on the various Boards of Directors. Private firms often do this. Many could be named that are represented on the directorate of the railways that carry the merchandise of the firms; and it may be regarded as certain that the firms so represented will partake of all the most favoured treatment that the railway is in a position to give. Co-operators should do likewise.

With the canals and the shipping it is the same. Co-operators cannot hope to replace and run off by competition all present enterprises. Capital, whether belonging in large amounts to wealthy people, or in small amounts to working people, must needs be employed, especially when it is already placed in a fixed form, such as those named. Indeed, it will be employed at no profit, so long as current expenses are met by the revenue, and even for a time at a loss of floating capital. Hence, supposing Co-operators had the necessary strength, which they have not, instead of a suicidal policy of competition until one or both are exhausted, which is repugnant to the Co-operative spirit, the true and wise policy is for working-class capital to fraternise with all other capital, take care to obtain as much as possible of the directorial and governing power, and use it to ensure equitable treatment for all classes of labour, together with equal opportunity of advancement to all classes of the people to the superior positions of employment.

The same remarks will apply to most trades and occupations. It is difficult for Co-operators to start large shipbuilding establishments to construct Atlantic or Australian liners. If a million pounds were expended in equipping a shipbuilding yard, the contracts could not be obtained, because Co-operators have not yet acquired the necessary influence in the right quarters; and the same conditions apply largely to the major portion of our iron, steel, and coal industries. In these, together with the shipbuilding, nearly two million people are employed. This industrial ground is too much taken up to admit of new ventures of any great magnitude by Co-operators; and the safest method of progress is to take advantage of the steadily-increasing tendency to the co-operation of capital in the form of joint-stock companies, to invest our surplus funds and our savings therein; and take great care to use all the power that is given by these investments to improve the conditions of labour.

In the textile trades over a million persons are employed. There is more scope here for the direct introduction of Co-operative production; but before it can receive the greatest development the Wholesale Society will have to establish an export trade of large dimensions, because such an extensive portion of the whole produce is shipped to foreign countries and to the colonies.

In agriculture about one million and a quarter persons are employed. Here, again, it appears almost impossible to substitute Co-operative farming for the present system. But a great deal could be done in the direction Co-operators desire to take by buying land freely for investment purposes, and so secure the tremendous power now possessed by the present holders. This power could then be used to gradually change for the better the miserable conditions of the agricultural labourers.

It is scarcely necessary to go through all the different classes of occupations and trades. Sufficient has been said to show the necessity of adapting ourselves to existing circumstances, and not to hold out for an impossible adherence to a complete form of Co-operation; but, on the contrary, follow the example of the Co-operators of 1828, who, when they found they could not secure their ideal of a complete Co-operative system, determined to take "half a loaf" rather than have none. Co-operators, at the present time, will likewise find it more profitable, and not at all inconsistent, to co-operate as capitalists when they cannot co-operate as consumers or as workers. With the additional power they thus obtain they can go steadily on to achieve their greater ideals, and will ultimately succeed in solving the problem of "Labour hiring Capital, instead of Capital hiring Labour."

THE FUTURE FINANCIAL DEVELOPMENT

AN INVESTMENT BANKING SYSTEM.

It will be obvious to the reader that the two Wholesale Societies, as the greatest federal institutions of the Co-operative movement, are in every respect fitted by their financial strength, their reserves, and their organisations to successfully cope with any future financial developments that may be determined upon for the benefit of Co-operation. As the Scottish Wholesale Society is slightly behind its elder colleague in its Co-operative financial arrangements in not yet having a Banking Department, it will be as well to confine attention to the Co-operative Wholesale Society of England and Wales—always, however, remembering that the Scottish Wholesale could carry out exactly similar proposals if it deemed it advisable to do so.

To the writer it seems that the Wholesale might at once imitate the big joint-stock banks by establishing branches of its Banking Department. At present everything is centralised at Manchester, and there is not one branch. London and Newcastle could be made the first two branches, and full facilities for customers drawing cheques thereon should be given. They should really be branches. The power to allow overdrafts could be retained at Manchester, and could be just as easily exercised as now.

The next step would be for Manchester, London, and Newcastle to seek to secure the banking accounts of all the trade unions, friendly societies, and building societies in their districts. They could do this on two grounds: (*a*) That they will do the work on the Co-operative principle as cheap or cheaper in the total than any ordinary bank; and (*b*) that thereby working-class funds will be under working-class control, for working-class benefit.

A further step would be to make additional arrangements with additional ordinary banks, so that all societies will have the same facilities for the remittance of moneys as are already enjoyed by the majority.

The next step would have to be educational, and the Co-operative Union ought to join its forces for propagandist effort. The truth of Matthew Davenport Hill's statement must be expounded and enforced, viz., "That there are three stages or classes of Co-operation, each of which can be entered into separately or jointly, *i.e.*, Co-operation of capital, of labour, and of consumption." The evils of the neglect to push forward the Co-operation of capital by working men want to be clearly and vigorously illustrated, and the immense benefits, both direct and indirect, of energetically co-operating in this direction need equal attention.

Ultimately every retail society could start a branch of the Banking Department of the Wholesale Society at a minimum of expense. The branch would belong to the Wholesale, while the

retail society could supply office accommodation and labour, either at an agreed fixed sum or varying according to work done. While the business was small the ordinary staff and the ordinary office of the retail society could be used, just the same as the Post Office often locates a branch in a grocer's or a bookseller's shop.

By way of example, let us imagine how such a branch could be started and developed. A retail store might begin with an Investment Department. It could either be worked on its own account or on behalf of the Wholesale Society if its rules did not permit the former being done, and could undertake to pay the investors 3 per cent per annum on the amount invested, subject to one, two, or three months' notice of withdrawal. The ordinary working man wants to have his savings well in hand in order that he may draw on them in case of sickness or being out of employment—whether this be through bad trade, strikes, lock-outs, or other causes. Hence the majority would prefer to have less interest, with power to get their money quickly, than higher interest with less facilities. But, probably, as more money was invested, they might desire to invest part at higher interest. In that case the Wholesale Society might issue bond or stock certificates which could be bought and sold just like Consols, and $3\frac{1}{4}$ per cent interest might be paid on them. The Post Office Savings Banks are now doing a large business in Consols, which do not bring in quite $2\frac{1}{2}$ per cent per annum, with the certainty of having this reduced by $\frac{1}{4}$ per cent per annum in about six or seven years. The security offered by the Wholesale would, for practical purposes, be as good as that offered by the Post Office; and the fact that the Wholesale can get its loan capital for trading purposes at 3 per cent per annum is conclusive proof of its extraordinary solvency and credit. There would have to be vigorous propaganda to show members why they should save abundantly, and why their savings should be invested through the medium of the store on account of the indirect and direct benefits to labour, rather than through any other source. The sums invested should be transmitted to the Wholesale Bank, and the latter should undertake to make the necessary investments. By and by, when this Investment Department has grown sufficiently, the trades unions and friendly societies of the district could be approached; and if they could be induced to bank with the Wholesale Society a branch bank could be completely established at the retail store on the same lines as those at London and Newcastle.

Now as to the safe investing of the money, so as to ensure the payment of 3 or $3\frac{1}{4}$ per cent to the working people who have contributed the funds. It has already been shown how a large joint-stock bank invests its funds. It is found that less than

one-eighth of the total bank assets are required to work all the branch and central banks, where thousands of current accounts are kept open, and where cheques from customers of varying amounts are coming in every hour. All the other seven-eighths of the moneys are invested to pay interest and make profits. In an investment bank where one or more months' notice of withdrawal had to be given not more than 2 per cent of the moneys would be needed, and perhaps not that much, to meet withdrawals, because the notice given would afford time to enable the necessary funds to be realised by selling shares, bonds, or other securities if necessary, although, as a matter of actual practice, this would rarely happen. Ninety-eight per cent, therefore, at the very least, could be invested profitably.

The usual practice of a bank is to invest partially in what are called gilt-edged securities, which return a low rate of interest, but on which money can be borrowed with very great ease if required, or which can be sold without trouble at a moment's notice. They then invest a large portion in other good securities which return a higher rate of interest, but which are not quite so saleable, and, finally, they lend out a very large portion at comparatively high rates of interest to their customers.

In a Wholesale Society's Investment Department the same lines would be followed, except that, as the lending to customers would not be practicable beyond what is done, or could be done, by the bank proper, investments of a safe character would have to be found that would do two things—1st, give a good rate of interest to pay the 3 or $3\frac{1}{4}$ per cent to investors; 2nd, pay the working expenses, and leave an ample margin to cover any possible chance of loss. Let us see by a concrete illustration how this could be worked. Suppose the Wholesale Society had ten million pounds to invest. With the tremendous saving power that is lying dormant, but ready to awaken, in the Co-operative movement, this would not take a very long time. There might be—

1st.	2 per cent in hand to meet possible withdrawals	£200,000
2nd.	20 per cent in Corporation stocks or bonds, realising $2\frac{7}{8}$ per cent per annum	2,000,000
3rd.	28 per cent in ordinary railway shares, realising $3\frac{1}{2}$ per cent per annum	2,800,000
4th.	30 per cent in shipping, coal, iron, and industrial shares, realising $4\frac{1}{2}$ per cent	3,000,000
5th.	10 per cent in land, &c., realising 3 per cent	1,000,000
6th.	10 per cent in buildings, realising $4\frac{1}{2}$ per cent	1,000,000
	Total	£10,000,000

The income would be as follows:—

1st.	Cash in hand	Nil.
2nd.	Corporation, &c., stocks	£58,750
3rd.	Railway shares	98,000
4th.	Shipping, coal, iron, and industrial shares	135,000
5th.	Lands	30,000
6th.	Buildings	45,000
	Total	£366,750

The expenditure would be as follows:—

Say 3⅛ per cent average to investors	£312,500
Expenses, at 5s. per £100	2,500
Reserve profit to meet risks of losses	51,750
Total	£366,750

The expenses are taken at 5s. per £100 because that is what the Wholesale Bank costs now, and it does not seem probable that an Investment Department would cost more than does a Current Account Department. The surplus of £51,750, if accumulated at only 3 per cent per annum, would, in twenty years, amount to close on one million and a half sterling, or equal to a reserve fund amounting to more than one-seventh of the investments. This is more than ample to cover all risks; so that part might be returned to societies as their share of the profits, just the same as is now done to the Wholesale Society Bank current account holders.

The Wholesale Society could easily get Co-operators on the directorate of the railways and other companies into which it placed these investments. This would afford remunerative, honourable, and dignified positions for trusted and hard-working Co-operators who were becoming "elders" in the movement; and they would use their influence to prevent strikes, to secure good conditions of labour, good wages, and equal chances of promotion to all the employés, besides invariably trying to introduce Co-operative features into the various undertakings whenever an opportunity offered itself.

Such is the view that may reasonably be taken of the future financial development of Co-operation. We cannot hope to attack and overthrow the existing state of things, but we may hope to permeate all our present political, social, financial, commercial, and industrial organisations with the Co-operative spirit or ideal, which will gradually change their methods and objects of working until we have something approaching to complete Co-operation.

It must not be supposed that, because the above sober and cautious method of investment has been suggested, none other are possible or available. In the "Annual" for 1896 (pp. 224–231), as well as in that for 1898 (pp. 275–282), there have been sketched out vast openings for Co-operative extension that would employ millions of capital and many scores of thousands of workers. These could be undertaken either by means of the ordinary capital resources of the Wholesale and the Co-operative movement generally, or they could be, to a great extent, undertaken with the aid of a great Co-operative Investment Department of the Wholesale Society's Bank. If the latter were done it would swell the profits immeasurably above any possible losses, just in the same way as the Insurance Department of the Wholesale has made profits far exceeding any losses that it has hitherto sustained or is likely to sustain.

Hence, it may safely be concluded that the Co-operation of the consumer is admirably developed, and is progressing as rapidly as can be desired. The Co-operation of the capitalist, whether great or small, with a view to the "moralisation of the capitalist," is the next step, and this is the nearest and most sure road to the ultimate "Co-operation of the workers."

Foreign Competition and its Influence on Home Industries.

BY J. A. HOBSON.

FOREIGN trade is a co-operation of nations achieved by division of labour and exchange of products. Tariffs and other measures which impede freedom of production and exchange, while they impair the efficiency of this international co-operation, do not destroy its distinctively co-operative character. As among individuals, so among nations, exchange or trade based on division of labour is a means by which the greatest quantity of wealth is produced and by which all trading nations share to some extent the special advantages and improvements of production which belong to each of them. Though each industrial nation may be presumed to desire to keep for itself the whole advantage of the natural treasures, improvements of industrial arts, or valuable markets which accrue to it, so far as its merchants and manufacturers take part in foreign trade they are compelled by processes of competition to communicate to other nations a part, sometimes the greater part, of these gains. It is, therefore, the interest of each nation that every other nation shall develop to the utmost its natural resources and the industrial powers of its population.

These commonplaces need repetition at the present time when the stress of competition between nations tends to obscure the co-operative basis, and to evoke feelings of unreasonable animosity.

Foreign trade looms so big in British politics and commerce of to-day, we are so accustomed to regard it as a vital factor of our national life, that we do not always realise how distinctively modern a phenomenon it is. A century ago the great modern division of countries producing raw materials and manufacturing countries had scarcely begun; in 1791 England was even still a corn exporting nation, and the total value of her import and export trade was only £37,000,000. The era of great inventions, associated with the names of Arkwright, Crompton, Watts, and Cartwright, though it produced considerable changes in domestic industry, did not rapidly affect the volume or the character of our foreign trade. The early forces of the Industrial Revolution were chiefly spent on the development of the leading textile manufactures and the metal and mining industries for the supply of home markets.

The first applications of steam to manufactures, the abolition in this country of those guild restrictions and internal tariffs which still hampered the free flow of capital and labour on the Continent, the improved communications by road, river, and canal, the rapid growth of the supply of cheap labour by increase of population and by migration from Ireland and the Southern Counties—these chief causes and conditions which gave Great Britain so large a start of other nations in modern industrialism were slow to influence our foreign trade. The Napoleonic wars, though favouring our comparative development by the havoc and disorder they caused to Continental industry, crippled in two ways our foreign trade; first by rendering our shipping insecure, and secondly, by so impoverishing the chief Continental nations that they could produce no margin of wealth for export and could, therefore, receive no imports from us. What foreign trade was done by France, Holland, and Spain was almost entirely with their colonies, while our commercial policy impelled us to a similar restriction. For many years after the close of the Napoleonic wars our trade was mostly confined to our East and West India possessions, Canada, and the United States. During the first quarter of this century it showed no considerable advance, taking one year with another. During the next twenty years, from 1826 to 1846, the year when the Corn Law was repealed, the growth of foreign trade was somewhat faster. Yet even in 1845 the imports amounted only to £75,000,000 and the exports to £60,000,000. It is to the next epoch, inaugurated by Free Trade and the application of steam to land and sea transport, that we must attribute the vast expansion of world commerce in which Great Britain claimed so large a share. From an aggregate of export and import trade amounting to £135,000,000 in 1845 we advanced until in 1872 we reached the sum of £669,000,000.

Now, it is convenient for many reasons to begin our particular investigation of the effects of foreign competition on our industry with the year 1872. Ever since that year alarmist rumours have been gathering. It is believed by many that Great Britain is flagging in the race for wealth, allowing younger competitors to pass her, and even to take from her what, with the pride of possession, we have come to regard as "our trade" and "our markets." England, it is suggested, has exhausted her great inventive and organising genius for industry. Relying overmuch upon the business connections she possessed, she has not shown sufficient energy to keep them, still less has she bestirred herself and used her public and private resources to develop new connections. Other nations have improved upon her machinery and methods, have shown themselves more flexible to meet the needs of customers and more pertinacious in pushing their wares. Before 1870

England was *par excellence* the manufacturing nation, the United States following her at a respectful distance; even the most civilised and powerful States of Europe had scarcely entered the "great industry." Since the Franco-German War rapid changes have occurred. Germany has become a great consolidated industrial empire, with vast manufacturing towns, and a factory system equipped with the best machinery and the most highly-skilled labour; with Belgium she is forging to the front in many of the metal trades; with Switzerland she is developing the textile industries upon the newest models. What is true of these countries is true to a less extent of others. France, Austria, Italy, and even Russia have awoke from the slumber of mediæval industry, and are developing mines, ironworks, and factories which can compete with ours. Certain important external facts, which travellers cannot fail to note, mark, not an equality, but a superiority of Continental nations as compared with us. In Germany, France, Switzerland, and Belgium systems of technical education, built upon a more adequate basis of general culture than we possess, are in widespread operation, training skilled labour for efficiency in the industrial arts. Electricity, believed by many to be the new "power," is in far more general use upon the Continent, and more vigorous attempts are made to adapt it economically to the services of industry. The United States, both in the manifold ingenuity of mechanical inventions and in skilled workmanship, has visibly outpaced us, and in tool making and the general development of machine economy claims the place which we held in the last generation. The rivalry of America in the world market, particularly in the opening markets of the East, seems likely to press with particular keenness upon the trades in which our supremacy has hitherto been most unquestioned. The development of coal and iron in Tennessee and the neighbouring States is forcing the growth of the Industrial South at such a pace as seems likely to make the United States as powerful a competitor in textiles as she is already in metal goods. The growth of her population and her new political ambitions are likely to drive her into even closer competition with us in our strongest markets.

While America seems formidable by reason of her machine economy and her efficient, high-paid labour, a different rivalry seems to threaten us from Asia. The free, rapid, industrial civilisation of Japan, with its quick, energetic population, the grafting of textile and other factories upon the life of India, the opening of China to European and American capital and industrial organisation, suggest the possibility that not only England but Western Europe may lose in large measure the position of the workshop of the world, which may be transferred to these large Asiatic areas

with their huge, cheaply-subsisted, and submissive populations. This brief summary may suffice to indicate the main sources of our recent apprehensions regarding the future of British industry. These new trade forces are almost wholly the offspring of the last thirty years, and to many observers they seem likely to affect our industry in two distinct though related ways—first, by restriction or displacement of our trade in foreign markets; and secondly, by enabling foreigners to undersell us in our home markets, either seriously reducing the volume of home industry or driving us back to the protective policy from which we emerged in the middle of the century.

When, however, we turn from these gloomy vaticinations to face the facts we discover that they furnish little warrant for any immediate disquietude or apprehension. Most of our alarmists prefer to fight in the twilight of vague generalities, or else to brandish wildly some rude weapon hastily snatched from the arsenal of statistics which can only impose upon the credulous and the timid by its formidable show. A calm consideration of the recent history and the present condition of British trade and a comparison with the history and condition of the trade of other industrial nations will serve to dissipate our gravest fears, even if they do not wholly reassure us with regard to the future of our industry.

It is quite true that the rapid growth of our foreign trade which followed the introduction of Free Trade and the early application of steam to transport industry has not been fully maintained after 1870. The growth of our import and our export trade, expressed in current prices, has not merely failed to keep pace with the rate of growth in the previous decades, but has fallen slightly behind the growth of population. By taking selected years it is even possible to show that our foreign trade is at a standstill. In 1894, for instance, our aggregate imports and exports stand at a trifle less than the sum of £682,292,127, which they had attained in 1873. This may serve to indicate the most common abuse of statistics, viz., unfair selection; for whereas 1873 was an abnormal year, a high-water mark in foreign trade, 1894 marks a rather deep depression. But a far more serious misconstruction arises from ignoring the rapid and almost continuous fall of general prices since 1872. Though, for convenience, we measure trade by money, its real worth consists, of course, in volume and character of goods. A money measurement by current prices is obviously deceptive. Where we are merely concerned with minor fluctuations of price, these largely cancel one another over a short term of years, or at any rate cause but slight misunderstanding. But the long persistent drop since 1872 is of a

different character, and if we desire to take true stock of our trade we must correctly discount it. This we can do by referring the value of imports and exports for each year from the current prices which record them to a fixed standard. This standard is furnished by what are termed the "index numbers," worked out by the statistician, Dr. Sauerbeck, and commonly adopted in this country for these processes of adjustment. The use of these "index numbers" enables us to say that a quantity of average commodities sold for £100 in 1871 would have been sold for £111 in 1873, when prices reached their zenith, for £72 in 1885, and for only £62 in 1897. Thus a drop from 100 in 1871 to 62 in 1897 represents the extent of the fall of general prices during of that period. Evidently so large a fall of price makes a great difference in our estimate of foreign trade. Taking current prices as our standard, it seems as if our foreign trade had made slow progress, and might even be approaching stagnation or absolute decline. But when we take the fairer estimate furnished by Sauerbeck's "index numbers" a different complexion is set upon the matter.

The following table gives, in million pounds, the values of our foreign trade, at intervals of three years, according to the two modes of valuation :—

	Total Imports and Exports.	The same reduced to Gold Values of 1871.		Total Imports and Exports.	The same reduced to Gold Values of 1871.
	Millions of £.	Millions of £.		Millions of £.	Millions of £.
1870	547	570	1885	642	891
1873	682	613	1888	686	980
1876	632	664	1891	745	1035
1879	612	736	1894	682	1082
1882	720	856	1897	745	1201

From these figures it is apparent that, so far from our foreign trade approaching "stagnation," it has made an advance since 1870 in "real" value, which though, doubtless, less than the proportionate advance between 1846 and 1870, is yet very considerable. The value for 1897 is nearly 2½ times as great as that for 1870, and nearly twice as great as the value for the abnormal and artificially inflated year 1873. There is surely no ground for apprehension regarding the volume of our foreign trade as an aggregate.

This "moral" may be serviceably reinforced by another table which measures with more particularity the progress of foreign trade during those last ten years to which the fears and suspicions of "croakers" chiefly point for confirmation of their alarms.

This table gives the value of trade at current prices, and the value per head of the population (1) according to the current value, (2) according to the values of 1871.

Year.	Value of Foreign Trade.	Per Head of Population at Current Value.	Per Head of Population at Values of 1871.
	£	£ s. d.	£ s. d.
1887	618,530,489	17 11 8	25 17 2
1888	643,490,449	18 12 2	26 11 8
1889	686,213,284	19 19 10	27 15 4
1890	743,230,274	19 19 7	27 15 0
1891	748,944,115	19 14 0	27 7 2
1892	744,554,982	18 15 6	27 12 3
1893	715,434,048	17 14 10	26 1 9
1894	681,826,448	17 11 10	27 17 5
1895	682,130,677	17 19 3	28 11 4
1896	738,188,118	18 14 1	30 13 3
1897	745,422,363	18 14 4	30 3 9

So far as the volume of foreign trade is concerned, measured in current prices, it shows no inconsiderable advance, and when the fall of prices is discounted we find an increase considerably faster than the growth of population.

One cause of disquietude regarding the general character of our foreign trade remains for consideration. "The satisfactory appearance of our trade," it may be said, "is obtained by pooling imports with exports; this conceals the fact that while our import trade shows a decided gain our exports have been shrinking, thus all the while we are taking more foreign goods and selling to foreigners a smaller quantity of our goods."

As we follow the course of trade from 1872 this seems to be borne out by statistics. Let us take the actual value of imports and exports for every third year during the period 1872–1897.

Year.	Imports.	Exports.	Year.	Imports.	Exports.
	£	£		£	£
1872	354,693,624	314,588,834	1887	362,227,564	281,262,885
1875	373,939,577	281,612,323	1890	420,691,997	328,252,118
1878	368,790,742	245,483,858	1893	404,344,810	277,138,270
1881	397,022,489	297,082,775	1896	441,808,904	296,379,214
1884	390,018,569	295,957,583	1897	451,238,683	294,183,680

These figures exhibit a large and growing excess of imports over exports: the excess which, in 1872, was only £40,000,000, had become nearly £160,000,000 in 1897. Foreign nations evidently do not present us with this huge surplus; it is not suggested that we are becoming their debtors; we must, therefore, pay for this excess of imports in some way. Do we pay in gold and silver? The notion of our sending out, yearly, these enormous sums is absurd enough, though some people are wont to suggest that cunning foreigners thus deplete us of our money while sending to us goods which we "ought" to make at home. This bubble, however, may be at once exploded by a glance at the records of our imports and exports of gold and silver, which show that only twice since 1872 have we exported as much as £30,000,000, and that in most years our imports of gold and silver have actually exceeded our exports. During the last ten years, in which the excess of our general import trade over our export trade has been greatest, we have actually been importing more gold and silver in each year than we have sent out of the country. The mystery disappears as soon as we scrutinise more closely our national bookkeeping. We find that there are goods and services rendered by us to foreigners which are not entered as exports, though they are paid for by imports. The chief one of these items is the carriage of goods and passengers done by British shipowners for foreigners. British ships do the greater part of this carrying trade for the world, and the payment for this work is, not unreasonably, estimated at some £70,000,000 per annum. To this may be added a much smaller but not inconsiderable sum representing the exports of ships built by us for foreign buyers, a form of export which is not entered in the Custom House returns, and which, therefore, does not figure in the general export returns. This sum may be put down at some £5,000,000 per annum.

But, besides these payments for goods and services which ought to rank as exports, our imports include various forms of profits, interest, and tribute. These may be treated separately. There is, first, the profit on our foreign trade. If the goods which entered our ports to pay for the goods sent out represented no higher money value, we should be making no profits on our national trade, which would be a poor way of doing business. Taking our average export trade at £300,000,000, and allowing profit at the rate of 10 per cent, we reach a sum of £30,000,000 which should come to us as profit, and may be included under imports if, as is evidently the case, we do not want to take it in money. But by far the largest item is, probably, the interest paid to us upon the vast sums invested by people in this country in foreign railroads and other public or private securities in various

countries. Although no precise measure is attainable, it is considered that a sum of between £2,000,000,000 and £3,000,000,000 must have been supplied by Great Britain to foreign nations. The interest upon this may be set down, according to a moderate computation, at £120,000,000. Finally, there is the sum drawn annually, virtually as tribute from India, in pensions and other payments to retired officials in this country, or remittances sent home by residents in India. This sum cannot be set down at a lower figure than £15,000,000.

If all these sums are added together they amount to an aggregate of £240,000,000, all of which might be received in the form of excess of imports over exports. The fact that the actual excess value of imports over exports in most recent years is little more than half this sum may be accounted for by supposing the other half (£120,000,000) to represent new foreign investments, effected either by new exports or by allowing some large portion of the sums earned in foreign trade or by interest to accumulate as further investments. When we take account of these facts we perceive that there is nothing at all mysterious or unsatisfactory in the growing excess of the value of our import trade over our export trade. The faster growth of our imports merely means that our capital planted out in foreign parts is larger, and that our shipping and shipbuilding trade is flourishing.

Foreign competition, however, may affect our industries in two ways. It may displace our own products in our home markets, and it may displace our products in neutral markets, ousting us from the markets we once held and acquiring new markets which otherwise might have fallen to us. Both these fears are prevalent. So far as general industrial conditions are concerned, the displacement of our own products in our home market, though serious enough for the particular trades which are outcompeted, cannot be rightly considered prejudicial to our industry as an aggregate, for the necessary balance of import and export trade involves that the increase of foreign goods which displace our own shall be paid for by a corresponding increase of other home industries engaged in furnishing goods or services either directly to the nation that has displaced our goods by theirs or to some other nation in trade intercourse with it. The injury dealt to the particular home industry affected by imports we perceive, the hidden benefit conferred upon other trades by stimulating exports we either ignore or we fail to trace the intricate chain of industrial causation which brings about the necessary adjustment. It is, of course, no consolation to a particular trade injured by the underselling of a foreigner that another trade has gained, but from the national standpoint the issue wears a different aspect. From the latter

standpoint, indeed, a net gain results whenever a cheaper or better foreign ware displaces a dearer or worse English ware and stimulates another English trade, which *ex hypothesi* is more productive, since it is better able to hold its own and can export to foreigners. Such displacements of old trades and stimulations of new trades, provided that they are effected by natural means and not too rapidly, are results of world competition that are fraught with advantage to the whole body of nations in commercial intercourse, signifying as they do a general improvement in the division of labour among nations. Taking British trade as a whole, and making due allowance for the fact that several large and powerful nations have within the last two decades entered the arena of modern industrial competition, we have no reason to complain of any unreasonable measure of shocks and disturbances to our established trades. There are no signs of decay or collapse in our large staple industries at all commensurate with their rapid rise and expansion in the early and middle decades of this century. If some of these have ceased to expand, or have even suffered some slight decline, this is no more than must be expected in the fortunes of trade.

Before examining in more detail the recent changes in our staple trades so as to ascertain how they have been affected by foreign competition, some words are necessary to remove certain erroneous ideas about the recent rapid growth of industry and of foreign trade among foreign nations. If we compare the general growth of trade in the leading industrial nations of the Continent and in the United States with the growth of British trade during the last twenty years, we shall, indeed, discover that the trade of most of our "competitors" has grown somewhat faster than our own.

COMPARISON OF IMPORTS, 1885–94, IN £1,000.

	1885.	1890.	1894.	Increase or Decrease in per cent.
Great Britain	370,968	402,692	408,345	+10
Holland	89,393	107,644	120,603	+35
Austria.....	46,496	50,894	58,208	+24
Germany	147,220	208,105	198,165	+34
Belgium	103,103	127,566	108,123	+ 5⅓
Italy.....	60,975	55,218	46,097	−24⅓
Norway	8,089	11,592	11,444	+41¼
Switzerland.....	28,684	40,101	35,234	+23
France	197,200	218,096	191,796	− 2½
U.S.A.	117,089	161,828	131,679	+12

COMPARISON OF EXPORTS, 1885–94, IN £1,000.

	1885.	1890.	1894.	Increase or Decrease in per cent.
Great Britain	271,474	328,252	273,786	+ $0\frac{4}{7}$
Holland	74,106	90,137	92,709	+$24\frac{3}{4}$
Austria	56,007	64,281	66,288	+18
Germany	143,015	166,405	148,130	+ $3\frac{1}{2}$
Belgium	96,780	117,926	96,982	+ $0\frac{1}{5}$
Italy	40,601	38,271	43,371	+ $6\frac{5}{8}$
Norway	5,663	7,283	7,333	+29
Switzerland	26,790	28,974	26,920	+ $0\frac{1}{2}$
France	158,232	193,608	164,984	+ $4\frac{1}{2}$
U.S.A.	151,392	176,103	181,084	+19

These figures, though the best available, have not the full exactitude which they may seem to claim, for two reasons. Firstly, in the case of Great Britain, Belgium, Norway, France, and Italy alone do we include the "agency" business which they do in importing and exporting the wares of other countries. This, however, is inconsiderable except in the case of Great Britain, and nowhere really invalidates the comparison. Again, in regard to Germany, the accuracy, for purposes of comparison, is impaired by the fact that 1885 does not include the Hanse towns, which only came into the German Zollverein in 1889.

But, taking the figures as fairly representative of the true movements of trade, it is pretty clear that trade in most Continental countries and in America is advancing more rapidly than our own, if we count not absolute but proportionate increase. The United States, Holland, and Austria, alike in import and in export trade, far outpace us. Germany and Belgium, commonly supposed to be our keenest competitors in several of our staple trades, show no considerable advance in their export trade, and Belgium's import trade also shows a slower growth than ours.

There is, however, as we have already seen, no ground for imputing a higher importance to export than to import trade as an index of commercial prosperity, since, taking one year with another, the two must balance.

Since the case of Germany has attracted so much attention, it may be well to offer a closer comparison of her trade, within the last few years, with that of Great Britain, separating imports from exports.

IMPORTS AND EXPORTS IN MILLIONS STERLING.

	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.
GREAT BRITAIN—									
Imports	348	334	348	362	327	313	294	303	324
Exports	231	234	242	240	233	213	213	222	234
GERMANY—									
Imports	141	148	156	163	163	147	144	156	165
Exports	145	149	160	164	160	143	149	157	160

IMPORTS AND EXPORTS IN MILLIONS STERLING.

	1889.	1890.	1891.	1892.	1893.	1894.	1895.	1896.
GREAT BRITAIN—								
Imports	360	356	373	360	346	350	417	442
Exports	249	263	247	227	218	216	286	296
GERMANY—								
Imports	201	208	208	202	199	198	198	227
Exports	158	166	159	148	155	148	167	187

This comparison is most significant. It indicates the utter falsity of the notion that our trade is standing still while that of Germany is advancing by leaps and bounds. In point of fact the course of German trade is found to correspond very closely, at a lower level, to our own. If we look in particular to export trade, we learn that the protective system of Germany, with its bounties, has been unable to secure an increase of export trade as large or as fast as that of Free Trade England.

If the sight of certain foreign nations increasing their foreign trade at a more rapid pace than ours tends to arouse feelings of jealousy and dissatisfaction, two facts should be kept in mind. In every organism the laws of growth determine that the rate of growth is quicker in youth, and trade is no exception to this law. Several of our industrial competitors have only within this generation entered the era of machinery and taken on the factory system, developing their latent resources with all the vigour of new discoveries. Our trade may be reckoned to have almost reached its middle age, while theirs is in its "teens." It is unreasonable to expect that the adoption of new industrial methods should not have

produced in parts of Germany, Austria, and the United States effects corresponding to those which we experienced as a nation in the period following 1846, and which Lancashire experienced in the earlier decades of the century. Moreover, a very simple fallacy often blinds us in measuring proportionate growth. A one-year-old child doubles his age in a single year, a grown man advancing just as much adds but a small percentage to his age. A tradesman starting in business may well reckon, with ordinary success, to double or treble his business in the opening years, but he does not look to a continued expansion at the same rate; he is well content with a steady absolute increase of turnover and of profits when his business is well established. The same must hold of the business of a nation. We are an old-established firm of foreign traders; it is foolish to be jealous of Germany, Switzerland, and Japan because they are in the early heyday of success.

These general considerations, however, may not suffice entirely to remove the feelings of disquietude with which we regard the development in foreign countries of special industries, in which we have so long enjoyed supremacy that we have come to look upon them as our peculiar property and to resent foreign encroachment either in our home market or in the foreign markets we have held hitherto. In handling this matter it is right to clearly discriminate between the competition in the home market and that in neutral markets of the world. When foreign goods compete with and displace British goods in the British market, though they injure a particular trade, they do not in any way reduce the aggregate of trade and of employment in Great Britain; for the new exports which must go out to pay for the new imports which have displaced home produce will represent an increase of British industry corresponding in volume and in value to that displaced.

The case is somewhat different where foreigners "take" our foreign markets. The diminution in our export trade thus brought about seems to involve a corresponding reduction of our imports, and so not merely to lack the compensation of the earlier case, but to duplicate the injury. But the real antagonism of interests which thus appears involved in foreign competition is not so great when we investigate the issue more closely. When America or Germany takes one of our foreign markets in iron or textile goods, the first effect is to lower our prices and to seek another market; if a reduction of price can be "borne" by the trade (as, in spite of grumbling, is commonly the case), extension of other foreign markets and of the home market will largely compensate the loss of a particular foreign market. Where such mitigation of the loss is not possible a larger economic adjustment is required. But even then the injury is seldom so great as it appears. A check upon

the growth of Asiatic trade, or even a positive reduction, by the competition of Japan or India, does not necessarily involve a corresponding destruction of the value of existing British plant and a large unemployment of labour. Unless the blow is heavy and sudden, it is met by a gradual transference of capital and labour to other more thriving trades, and, though some loss is doubtless sustained, much of that loss takes the form of prospective gains rather than the cancelling of present values.

The recent opening up of large distant markets by steam communication on land and sea must inevitably shake the stability of old trades, and demands an increased adaptability to circumstances such as the individual business also requires to cultivate if it is to survive in the more strenuous industrial struggle of to-day.

The shrinkage, or even the collapse, of certain British industries, when fully subjected to this full strain of the competition of foreign countries just learning to develop their industrial resources, ought not to cause either surprise or alarm. Like every form of the inevitable, it should be patiently endured. In point of fact, there is great exaggeration in most of the laments of the decline of British industries. We have seen that our foreign trade in the aggregate is still flourishing. Presently we shall see that our export trade in staple representative commodities has not suffered to the extent often supposed. But first we may apply a broader and more satisfactory test directly to home industry by quoting the following table:—

MOVEMENT OF 45 COMMODITIES IN THE UNITED KINGDOM (PRODUCTION AND IMPORTS).

Average.	Estimated Actual Value. Million £.	Nominal Value at Average Prices of '67–'77, showing increase of quantities.	Increase of Quantities from Period to Period.
1848–50	219·8	294·8	——
1859–61	350·1	382·7	30% over 1849.
1869–71	456·6	484·6	27% over 1860.
1871–73	548·8	526·3	——
1874–76	537·8	538·4	——
1879–81	489·7	578·5	19% over 1870.
1884–86	445·7	610·1	——
1889–91	504·1	685·2	18% over 1880.
1894–96	453·7	723·5	——
1896	461·2	743·0	8% over 1890.
1897	464·7	731·5	

The preceding table represents the sale of forty-five representative commodities in the United Kingdom, estimated by their actual selling prices and by reduction to an average price, which discloses the increase of actual volume of the trades involved. Though these figures indicate some decided slackening of the rapid growth of home trade and industry since the middle of the century, this is no more than might have been expected; the growth of trade in the early years of railroads, steamships, and Free Trade was an abnormal phenomenon. Taking the last twenty years, the increase of sales is satisfactory and advancing far faster than the population; the apparent slow advance of the last two years is largely due to comparison with 1890, a year of quite extraordinary prosperity.

The generally satisfactory condition of home industries at the present time is attested by all the most reliable registers. The railway traffic, alike in passengers and parcels, merchandise and minerals, bulks larger than ever, showing for 1897 an increase as compared with 1896 of 3·7 per cent for passengers and parcels, 3·2 per cent for merchandise, and 4·4 for minerals (notwithstanding the great engineering lock-out).

The direct productivity of British industry, both for home use and for export trade, is best indicated by the quantity of coal and iron produced.

The following table shows the progress of twenty years in these fundamental commodities:—

Year.	Quantity Produced in Million Tons.				Years.	Annual Average Output in Million Tons per Head of Population.	
	Total.		+ or − in each Five Years.				
	Coal.	Pig Iron.	Coal.	Pig Iron.		Coal.	Pig Iron.
	Tons.	Tons.	Tons.	Tons.		Tons.	Tons.
1875.....	132	6·4	+22	+0·4	1870–74.....	3·79	0·20
1880.....	147	7·7	+15	+1·3	1875–79.....	3·97	0·19
1885.....	159	7·4	+12	−0·3	1880–84.....	4·45	0·23
1890.....	182	7·9	+23	+0·5	1885–89.....	4·51	0·21
1895.....	190	7·4	+ 8	−0·5	1890–94.....	4·73	0·19

The production of coal, thus measured, shows not merely a steady and persistent increase in total quantity, but an increase more rapid than that of the population. If we add the yield of the last

two years the results are even more satisfactory, for the output in 1896 rose to 195,500,000 tons, and in 1897 was estimated at the still higher figure 200,000,000. Pig iron, which shows less satisfactorily in the recent years of the foregoing table, exhibits a decided recovery during the last two years, attaining in 1896 the quantity of 8,560,000 tons, and in 1897 the largest production upon record, 8,900,000 tons.

The shipping trade, a tower of industrial strength to Great Britain, shows no abatement of vigour. We own more than half the tonnage of the mercantile shipping of the world, and do more than half the carrying trade. During the last half century we have multiplied this carrying power fourteen-fold, adding not less than 600,000 tons during the last fifteen years. Shipping is essentially a fluctuating trade, so that its variations from year to year, or even over short terms of years, are not trustworthy indices of the state of trade; but the following figures may serve to show that we have no reason to fear any positive decay of our British shipping trade:

OUTPUT OF BRITISH AND IRISH YARDS, IN THOUSANDS OF TONS.

	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.
Total Output	609	783	892	588	441	331	377	574
Built for Foreigners	108	116	124	91	36	39	70	91
	1889.	1890.	1891.	1892.	1893.	1894.	1895.	1896.
Total Output	855	813	809	801	585	669	648	737
Built for Foreigners	183	161	139	109	89	95	128	217

Although foreign nations have made some progress in shipbuilding, Great Britain not only retains her absolute supremacy, but, in the increase of her tonnage, keeps pace with France, Germany, and the United States, as may be seen from the following statistics:—

BRITISH AND FOREIGN SHIPPING, IN MILLIONS OF TONS.

	1870–4.	1890–4.
British Tonnage engaged in foreign trade of the U.K.	28	55
German ,, ,, ,, ,, Germany.	4	10
French ,, ,, ,, ,, France....	5	9
U. States ,, ,, ,, ,, U.S.	7	9

It is needless to multiply general evidences of the growing prosperity of our national wealth and industry. Income Tax, Post Office, Railways, and innumerable indications of an increased consumption of staple commodities by all classes of the community contribute ample testimony to the health of our industrial life.

Whence, then, it may be asked, proceed these alarms connected with foreign competition? The answer is—From two sources: First, from a perception that certain foreign nations are making, in large departments of industry, a rate of progress considerably faster than our own; secondly and chiefly, because these nations are proving active and successful competitors with us in particular and important markets both in Great Britain and in neutral countries. On the first of these sources of alarm I need not dwell, for the leading causes of the more rapid recent growth of trade in certain foreign nations have already been disclosed, and the fears based upon the notion that one nation's gain is another's loss are dissipated as soon as we grasp the true nature of international commerce, whereby each member of that great confederation obtains an important though an indirect advantage from the increased prosperity of those other nations which figure as its competitors.

The damage, however, believed to be sustained by special industries from foreign competition deserves some closer attention. Since it is impossible to go the whole round of our industry, we will confine ourselves to the leading textile and metal trades and to agriculture, for it is from these industries that the loudest plaints are raised. A general consideration of our textile trade shows that, when output and not prices are regarded, no signs of genuine decay are visible either in the trade as a whole or in the export trade. The last quarter of a century shows a large increase of productive power. Whereas in 1870 there existed in the United Kingdom 6,807 textile factories with 41,085,069 spinning spindles, 4,468,042 doubling ones, and 610,004 power looms, in 1890 there were 7,190 factories with 49,409,733 spinning spindles, 5,231,329 doubling ones, and 822,489 power looms. The consumption of raw cotton and raw wool indicates a steady and continuous progress.

CONSUMPTION BY GREAT BRITAIN.

Raw Cotton.		Raw Wool Imported.	
1841–45	521,300,000lbs.	1854	104,900,000lbs.
1856–60	947,300,000 ,,	1870	259,400,000 ,,
1861–65	628,600,000 ,,	1880	461,000,000 ,,
1871–75	1,228,600,000 ,,	1890	629,200,000 ,,
1881–85	1,444,100,000 ,,	1895	775,000,000 ,,
1891–95	1,579,400,000 ,,	1896	719,000,000 ,,
1896	1,571,006,000 ,,		

If we take the same period of half a century we find no reason to be dissatisfied with the expansion of our export trade in all departments of textile goods. It is only when we turn to recent years that we find any valid ground for alarm. Though our cotton exports show a large increase during the last twenty-five years, woollen, worsted, and linen goods have indisputably suffered, especially during the last few years. The woollen trade is in the most serious case. The check, or even the decline it has sustained, arises in part from the necessary limits of the home markets; improved economies of production enable the slow growth of home consumption to be easily supplied. Always dependent largely upon export trade, woollens have suffered partly from the natural, partly from the artificial stimulation of machine production in other countries; Germany and the United States have developed large internal industries, and have walled out British goods by tariffs. Woollen textiles stand first in value on the list of German exports.

This check to our most ancient manufacturing industry will probably be followed by a similar check upon our cotton export trade when the full strain of competition from the new industrial South of the United States and from Japan and India has made itself felt. There is certainly no reason to suppose that England can retain her present supremacy in the production of cotton goods for foreign markets. No tinkering, either with tariffs or silver questions, will enable her fully to maintain the abnormal advantages which she has hitherto possessed. What is true of woollen, and to a less extent of cotton goods applies to textile industries in general. Immediate dangers and losses are exaggerated, but foreign competition must, without doubt, in the future reduce the enormous preponderance of our export trade. How great that preponderance is at present may be shown by quoting the estimates of a report, in 1894, by the American Consul in Cologne, summarising the proportions in which different nations took part in the export trade of textile fabrics.

	Cotton Yarns.	Woollen Yarns.	Woollen Goods.	Linen Yarns.	Linen and Jute Goods.	Total Textiles.
Great Britain..	84⅓%	48¾%	40%	28%	61%+87%	52%
France	—	—	29½%	—	—	17¾%
Germany	7%	17½%	24¾%	3%	14%	17⅓%
Belgium	—	21½%	—	43%	—	—

In the face of the rising capitalism and machine economy of the European and American continents, and the organisation of

cheap Asiatic labour by European management, we cannot reasonably expect to maintain unimpaired the position indicated by these figures. So far as the future of our textile industries is concerned, their prosperity must more and more depend upon the growth of progressive consumption among the masses of the population of this country, nor is it by any means certain that even here in our own markets we shall hold our own in the lower grades of textile goods.

In leading branches of metal industry, Germany, Belgium, and the United States, but notably the last named, exhibit in recent years a development far faster than our own in home trade, and to a less extent in export trade.

The progress of Germany and the United States as compared with our own may be gathered from the following comparison:—

PRODUCTION OF PIG IRON, IN ONE THOUSAND TONS—1870–95.

Year.	Great Britain.	Germany	United States.
	Tons.	Tons.	Tons.
1870	5,963	1,391	1,665
1875	6,365	2,029	2,023
1880	7,749	2,729	3,835
1885	7,415	3,687	4,044
1890	7,904	4,658	9,202
1895	8,000	5,788	9,446

The phenomenal advance of the United States has for the most part been devoted to the rapid development of mechanical industries for manufacture and transport over the vast area of her territory. But indications of a growing export trade are by no means wanting. In steel rails, tools, and machinery of every kind the United States is already our most formidable rival in the neutral markets of Asia, and her tools have forced an entry into our home markets, displacing the wares of Birmingham.

The rapid advance of Germany is also made apparent by these figures. But there, again, much evidence exists to show that this growth of iron industry is chiefly absorbed in developing German internal industries, and to a far less than proportionate extent in taking foreign markets or in invading our home market. The same is true of Belgium, as the accompanying statistical comparison of the export trade of the two countries with Great Britain indicates.

FOREIGN COMPETITION AND ITS INFLUENCE ON HOME INDUSTRIES.

IRON AND STEEL GOODS, MILLIONS OF TONS, METRICAL AND BRITISH.

[A metrical ton = 2,204lbs.; a British ton = 2,240lbs.]

	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	1892.	1893.	1894.
Exports from Germany (Metrical)	·8	·7	·8	·8	·7	·7	·6	·8	·8	·8	·9
Exports from Belgium (Metrical)	·4	·3	·3	·4	·4	·5	·4	·4	·4	·4	·4
Exports from United Kingdom	3·5	3·1	3·4	4·1	4·0	4·2	4·0	3·2	2·7	2·9	2·6

These figures, though they give no sufficient cause for grave alarm, are, of course, quite consistent with the well-authenticated statement that Germany and Belgium have displaced England both in neutral markets and in our home markets in many special classes of goods. Whether we take tonnage or money values we find that Germany within the last fifteen years has largely increased her export trade in bar iron, tubes and pipes, angle and cornice iron, railway sleepers and fittings, machinery, and mill work, whereas our export trade in most of these departments shows a shrinkage. But even here we must be cautious in accepting alarmist explanations, especially relating to the export of machinery. British trade in this branch is doubtless slowing in its rate of increase, but this is only natural, as large areas of the earth are provided with machines or with the means of making them for themselves. In point of fact, the exports of machinery from Germany, taken in the aggregate, exhibit an increase but slightly faster than our own.

EXPORTS OF MACHINERY OF ALL KINDS, IN MILLIONS STERLING.

From	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.
United Kingdom...	11·9	13·5	13·2	11·2	10·2	11·1	12·9	15.3
Germany.....	3·1	3·3	2·8	2·5	2·4	2·6	2·8	3·1

From	1890.	1891.	1892.	1893.	1894.	1895.	1896.
United Kingdom	16·4	15·7	13·9	13·8	14·2	15·0	17·0
Germany	3·3	3·3	3·1	3·2	3·9	4·0	4·2

FOREIGN COMPETITION AND ITS INFLUENCE ON HOME INDUSTRIES.

The effects of foreign competition upon British agriculture have been for long a special source of heart-burning. Whereas a century ago we were virtually a self-supporting nation in regard to our food supply, we now depend on foreigners for some three-quarters of our grain supply, and for a very large proportion of our meat, dairy produce, and vegetables. About one-tenth of the whole income of the nation is spent upon this class of imports, as the figures for 1896 serve to show :—

Imports.	1896.
Animals, living (for food)	£10,438,000
Meat (for food)	24,753,000
Wheat, Flour, and other Cereals	52,792,000
Butter, Cheese, and Eggs	26,926,000
Lard and Milk	3,440,000
Fruit and Hops	2,728,000
Vegetables	2,874,000
Poultry and Game	605,000
Wool (Sheep and Lambs')	24,958,000
Other articles	4,801,000
	£154,315,000

This growth of imports cannot be regarded as due entirely or chiefly to our inability to produce food for our increasing population with a rising standard of material comfort. It is not merely the increased consumption which is provided from foreign sources. There has been, during the last twenty years, not only an increasing absolute dependence upon foreign markets, but a large, palpable shrinkage of home agriculture. Agricultural rents, farmers' profits, employment of labour, alike testify to this. The transfer of several million acres from arable uses to pastures is the most convincing outward sign of the great change. A million fewer labourers were employed in agriculture in 1895 than in 1846. Agricultural capital, rising continuously up to 1879, has since then fallen to nearly the same value as in 1846. This serious decline of agriculture is manifestly and admittedly due to foreign competition. The development of the vast grain-growing areas of Western America, Canada, India, Argentina, &c., during the last quarter of a century has brought into our market a vast influx of food at prices with which our farmers, except in very favourable circumstances, have been unable to compete. On the whole this must be regarded as a natural result of free competition over the widening area of the world market. High rents (reduced too late), insufficiency of capital and enterprise in farmers, lack of adaptability in meeting the demands of wider competition, have doubtless contributed to the decay of agriculture in Great Britain. But, taking a broad

general view of the situation, it appears as a result of the specialisation of national industrial life brought about by free competition among nations in a world market. The protective system which most nations still uphold impairs but by no means negatives this specialising process which determines that some countries shall grow wheat, others raise cotton and tobacco, and others devote themselves to some special branches of manufacture and commerce. The decay of British agriculture is a natural result of international trade, and is in the main brought about by the direct agency of foreign competition. How far it is ultimately desirable that we should abandon rural life and plant our population more and more in large industrial towns, divorced from the wholesome influences of nature and devoted to manufacture, mining, and commerce, or how far it is politically expedient to be dependent upon peaceful relations with other nations for our food supply—these are questions of urgent, of vital importance, with which I have not here the right to deal. Taking a rigidly "economic" view, we have no right to complain that foreigners are able and willing to supply us with good food on cheaper terms than we can supply ourselves, allowing us to pay for this food by means of manufactures which we can produce more easily and cheaply than they.

The popular dissatisfaction connected with "foreign competition" exhibits itself in a curious inconsistency of thought and policy. As manufacturers and traders we show constant anxiety to find new markets and increase our foreign trade, especially our export trade; on the other hand, we look with envious eyes upon the goods which foreigners place in our home markets and sell to us, though this, as we see, is ultimately the only way by which they can pay for the manufactured goods we are so eager they should buy.

Jealousy of the expanding trade of foreign nations and a belief that trade follows the flag have instigated prominent politicians and merchants to advocate a national commercial policy which shall unite us more closely with our colonies. Serious proposals have been mooted to modify our Free Trade policy in favour of an Imperial Zollverein, which, by offering preferential terms to trade between different parts of the British Empire, shall secure to us the large rising markets of Australia, Canada, and South Africa for our exports, while these new countries shall have in Great Britain a steady market for their food stuffs and raw materials of manufacture. The advocates of this new protective notion are strong supporters of a pushful foreign policy directed to the continual enlargement of the Empire and the consequent acquisition of new markets. The ideal appears to be that of a vast and varied self-supporting Empire supported by powerful and expensive armaments, internally free trading but protective against foreign nations. The political

difficulties involved in realising such a policy need not concern us here, but certain "economic" features demand recognition. The policy in the first place halts between the two divergent opinions that trade follows the flag and that trade ought by protective measures to be made to follow the flag. The first opinion deserves close investigation. During the last quarter of a century we have almost doubled our national expenditure on armaments, we have incurred many little foreign wars, have pursued a systematic policy of territorial aggression in Asia and Africa, and the chief defence of this policy before the British taxpayer has been the importance of securing and increasing colonial possessions and markets. Is this policy, involving a current expenditure of over £40,000,000 per annum, justified by business results? Is it a sound economic policy? Does trade follow the flag? The following table, indicating the percentages of our trade with our colonies and with foreign countries respectively, gives the best answer available :—

Annual Averages.	Percentage of Total Values.			
	Imports from		Exports to	
	Foreign Countries.	British Possessions.	Foreign Countries.	British Possessions.
1855–9.....	76·5	23·5	68·5	31·5
1860–4.....	71·2	28·8	66·6	33·4
1865–9.....	76·0	24·0	72·4	27·6
1870–4.....	78·0	22·0	74·4	25·6
1875–9.....	77·9	22·1	66·9	33·1
1880–4.....	76·5	23·5	65·5	34·5
1885–9.....	77·1	22·9	65·0	35·0
1890–4.....	77·1	22·9	67·6	34·4
1895–7.....	78·4	21·6	70·1	29·9

From these figures we learn the important truth that, while several million square miles have been added to our Colonial Empire during the last forty years at huge cost of money and not inconsiderable cost of blood, arousing constant animosity and bickering between us and foreign nations, our trade with these latter, both on its import and its export side, has grown faster than our colonial trade. If, then, we ask "Who are our best customers, foreigners or colonials?" the answer is "The former." This answer is made more significant by comparing with the growth of our colonial trade the growth of our trade with those particular foreign nations of whose industrial competition we betray most jealousy, and whom our colonial and foreign trade policy is most calculated to offend.

Total Trade with	1875.	1885.	1895.
	£	£	£
United States	94,652,000	117,573,000	130,616,000
France	74,012,000	58,730,000	67,794,000
Germany	55,958,000	50,128,000	59,729,000
Russia	32,055,000	23,932,000	35,424,000
	256,677,000	250,363,000	293,563,000
British Colonies	161,078,000	169,825,000	171,602,000

Not merely, then, is it untrue that "trade follows the flag," but it appears that our trade with the very nations which are regarded as our most formidable rivals has been growing considerably faster than our trade with our colonies.

A recent report to the Board of Trade thus summarises the condition of our trade with the most advanced industrial nations: "Of our total trade nearly one-half (a trifle under 47 per cent, to be precise) is carried on with the countries in the following group, viz., the United States, Germany, Holland, Belgium, and France. In imports a slowly growing proportion comes from this group, and together they contribute rather over one-half of the whole. In exports barely two-fifths go to this group, and if we consider our domestic produce alone barely one-third."

When we reflect that to a business nation, as to a business man, it is quite as important to buy advantageously as to sell advantageously, we should be slow to follow a line of policy which disturbs our present profitable relations with these leading industrial nations. Friends of the Imperial Zollverein notion, who, though they cannot in the face of such figures maintain that trade does follow the flag, insist that trade should be forced into following the flag, may be invited to consider whether it is "good business" to offend our best customers on the chance of improving our trade with inferior customers—to damage three-quarters of our business for the sake of the other quarter.

It is quite true that our trade with many of our colonies shows unsatisfactory progress, and that our home industries are weakened by the encroachments which foreign nations have made in our colonial markets. But before reverting to the forcible, artificial, and most expensive remedy of protection, under the high-sounding title of a Zollverein, might we not ascertain some of the causes of our failure and seek to find sound business remedies for them? Reports from our colonial agents to the Board of Trade throw serviceable light upon the slow growth of colonial trade.

In a few of the more progressive colonies the development of native manufactures has naturally displaced our exports. But there is widespread testimony to the fact that both Continental nations and the United States are encroaching upon the colonial markets. Some, but not too much, importance must be attached to the system of subsidies by which German and French shipping lines are assisted by their Governments. These subsidies reduce the cost of freightage, which is represented in some reduction of selling prices of goods. But a general consensus of opinion attributes the advance of foreign traders principally to the greater skill, energy, industry, and elasticity of their trading methods. Since these same methods are generally applicable to the competition between these nations and ourselves, they deserve serious consideration. British manufacturers are found to be "too conservative." "They will not vary their patterns or styles, their manner of packing, their terms, or make any concessions in their inflexible rules, even to suit their best customers." This is the judgment of Victorian buyers, and it is corroborated on every side. Foreigners, in particular Germans and Americans, adapt themselves in detail, seek to find out what the foreign customer wants, and bring it to him in a convenient and attractive form. "In very many cases the shape of British articles is unsuitable to Victoria; the hammer, for instance, is not, in the opinion of Victorian carpenters, nearly so well shaped as the American hammer, but the British pattern seems unalterable. The same may be said of many tools and articles in common use." In tools and implements of almost every class America has ousted us by her ingenuity in devising the best shapes for utility as well as in producing the best finished articles. Germans have profited by copying American models, but English makers lag behind. Sometimes it is genuine superiority of commodities or real cheapness of price which enables foreigners to oust us, but quite as frequently it is some little attention to business detail which English manufacturers and merchants seem too often to despise. The packing and "get up" of goods are cases in point. American, and often German, goods are more closely and more safely packed. "British goods," we are informed, "can commonly be picked out in the stock of a hardware store by the greater number of broken boxes." Americans make up their articles into packages which can be bought and sold in the cases in which they are imported. Thin linings, cardboard boxes, &c., give a more presentable appearance to their goods than our British methods. More important is the greater "push" of foreigners in getting business. Germans bring their goods to the buyers; Englishmen wait for buyers to come to them. Germans employ large numbers of active travelling agents, cheaply paid,

who sell to retailers, and are content to take small orders, fitting the wants of their several customers, pressing samples on them, and under-pricing, by close imitation, the articles of their rivals. The Governments of foreign nations are often of material assistance, and their Consuls are largely trade agents for promotion of trade interests and the supply of information to applicants of their own nationality. Hence, foreigners are often far better informed of the trading opportunities of our colonies than are our own merchants. In methods of advertising, Americans and Germans—particularly the former—generally excel us, producing fuller and more attractive catalogues, sending slips of novelties and new patterns with more exact intelligence of prices, &c. Finally, while British manufacturers are said to act by rigid rules in granting credit, Germans and Frenchmen will offer special terms, give freer credit, and generally adapt themselves in terms of payment to the needs or desires of their customers. It is right to add that some importance is attached to the unscrupulousness of foreigners in evading the Merchandise Marks Act when it is adopted by our colonies—as in Victoria—by sending goods made in Germany, France, or Belgium to be finished in Great Britain, and to be branded with the name of a British firm.

Taking these facts into due consideration, it is not difficult to understand that foreign nations are doing a large trade, in part at our expense, with our colonies. But since most of the advantages which secure their success are the results of superior business qualities and habits, would it not be a safer policy for us to seek to acquire these qualities and habits rather than to fight against these sound business economics by the false economy of an imperialist protective policy?

It is found possible to trace the effects of foreign competition upon certain special departments of home industry: Germany, the United States, France, Belgium, Holland, Switzerland, are found successfully invading certain of our foreign "preserves," and even competing in our markets so as to displace home industries. Taking the standpoint of what may be termed "trade individualism," we are at times disposed to regard the net result of this foreign competition as injurious to our national industry and to resent it. But this is, in fact, a narrow, unscientific attitude, ignoring, as it does, the ultimate and aggregate advantages which accrue from the co-operative nature of those trade processes which in their direct bearings impress us only with a feeling of antagonism. If Germany is sending us a class of goods we used to make for ourselves, she is forcing us to pay for them by making other goods we should not otherwise have made, but which, from the nature of the case, we

can make better or more cheaply than the goods which she has displaced by her imports. What these "other goods" will be may be unknown to us, but that they will actually exist is a matter not of speculation but of trade necessity, for Germany will not send us goods without payment, and the payment, either to Germany or to some other country for Germany, will be in terms of "goods" and not of money. There is, therefore, no reason to hold that foreign competition in our home markets can inflict any general injury upon our trade. On the contrary, enforcing, as it does, a more advantageous division of labour among nations, it enhances the aggregate of international wealth, and in this increase each of the "competing" or "co-operating" nations will get some share.

The case of foreign competition in neutral markets, as we have seen, is different. In theory, at any rate, there is nothing to prevent successful advances by foreign nations from encroaching, not merely upon this and that particular branch, but upon the aggregate of our foreign trade. There is no evidence that they are doing so, but they might do so, cutting down our export trade by under-selling our commodities, and so reducing likewise our import trade. In other words, we might be thrown more upon our own resources for a living as a nation. But even were it true that our foreign trade ceased to grow and even began to shrink, there would be no genuine reason for alarm. If an improved land system and improved methods of agriculture enabled us to produce at home a proportion of the foreign goods we pay upwards of £150,000,000 to import, and if a corresponding reduction of our export trade ensued, there would be no reason to deplore such a marked decrease of foreign trade. The same, or, strictly speaking, a somewhat larger quantity of wealth would be produced and consumed by our nation; the net result of such a change must be a gain and could not be a loss. Trade is what we want, not foreign trade; other things equal, domestic trade is preferable to foreign trade, for, as in trade both parties must make a profit, home trade keeps both profits within the nation.

Neither economic theory nor industrial facts justify any feelings of alarm or jealousy directed to foreign competition. The greater relative advance made by certain foreign nations of late years is attributable chiefly to retardation of industrial development, and should be measured not against our contemporary growth, but against the growth of British trade in the middle of the century. Moreover, this foreign industrial progress is a great and important benefit to us as traders, for trade with a wealthy nation is of necessity both larger and more profitable than with a poor nation. The opening up of large new areas of land to modern industrialisation causes more numerous, larger, and quicker shifts of trade.

By reason of these changes Great Britain is losing, and must expect to lose, some of her former trades and customers. The evidence of a continuous expansion of the aggregate of foreign trade proves that she finds new trades and new customers which more than compensate for those she loses. But even if the stress of foreign competition reduced the volume of her foreign trade and threw her more upon her own resources for production and consumption there would be no just cause for alarm. Retaining still her natural resources of land, climate, and position; the strength, skill, and character of her inhabitants; the stability and progress of her social and political institutions; acquiring by education the wider industrial outlook and the greater flexibility of industrial methods needed to cope with world trade, she continues to possess all the essentials of commercial prosperity.

Co-operation in its Relation to Other Forms of Collectivism.

BY A. E. FLETCHER.

THE difference between the Co-operative movement and other Collectivist organisations is a difference of method rather than of object. The aim of all these societies is the equitable distribution of wealth; and by wealth they mean, not only the sum of exchangeable material products, but educational and recreative influences which are needful to the development of intelligent and happy human beings. The objection that modern Collectivism has a materialistic basis is scarcely valid, for its aim is not merely to secure efficient production and distribution of food, clothing, and shelter, but to help mankind to rise by "stepping-stones of their dead selves to higher things." It would be more correct to say that the Collectivist societies as a whole are based upon principles which have found their best expression in the teachings of the founders of the world's great religions. Christianity itself may, in one sense, be said to have a materialistic basis, because the object of its Author was to establish the Kingdom of Heaven upon earth. "Thy kingdom come, Thy will be done on earth as it is in heaven," is the first petition in the Lord's prayer; and the second, "Give us this day our daily bread," suggests the economic or utilitarian condition on which it is possible for such an ideal state of society to be founded. Mr. George Jacob Holyoake, in his reference to the notable instances preserved in literature of general plans that have been devised for regulating the "haphazard incoherences of society," remarks that

> It does not appear that Christ foresaw the discovery of Political Economy and the rise of the manufacturing system, since His plan of selling all you have and giving it to the poor would soon bring society to a precarious level and add the rich to the population of the poor. Having "all things in common," which was the early Christian notion, was putting the end of communism at the beginning. It is the aim and end of the organisation of society to bring that state of things about. To put in the minds of men the idea that the end can be reached at the beginning without labour, concert, and patience has proved disastrous, and filled those of a communistic way of thinking with a foolish expectancy which has led to discord and ruin. Christ spoke in the spirit of the Essenes whom he was personally in contact with. Their communistic motto was very definite. It was, "Mine is thine, and thine is mine." It is only the latter part of the motto which has come down to us.

We all reverence Mr. Holyoake for his life-long service to freedom and progress, but it seems to me that in this passage he fails to grasp the significance of the economic principles laid down by the Carpenter of Nazareth. The communism of the early Christians was distributive and not productive as regards wealth, and that may have been one reason why it failed—if, indeed, that may be considered a failure which lasted for 300 years. Even to-day the problem of Co-operative production presents far greater difficulties than that of distribution, and it will perhaps never be satisfactorily solved excepting through the agency of the State or federation of municipalities. Social Democracy, however, is only possible on the principles laid down by Jesus, upon whose teaching, I may remark, the greatest of our living political economists, namely, John Ruskin, has formulated his system. "Unto This Last," the most remarkable of all Mr. Ruskin's writings, takes its title from one of Christ's parables, and is a masterful exposition of His economic doctrines. Christ may not have anticipated the industrial revolution brought about by mechanical invention and the introduction of steam power to machinery and transit, but the principles He taught are economic axioms which no political economist has ever yet improved upon. Even that apostle of Manchesterism, John Stuart Mill, began to see this at the close of his career, for his last message to the world was: "In all circumstances of life in which you may be placed endeavour to act in such a way as you think would win the approval of Jesus of Nazareth." What is the Sermon on the Mount but a protest against Mammon worship, the cause of all the economic evils which have afflicted mankind? Christ never formulated a plan of "selling all you have and giving it to the poor." He merely told a certain rich man that he must be willing, if necessary, to sacrifice his wealth for the benefit of the community as a condition of entering the "Kingdom." Christ thus merely enforced the doctrine of self-sacrifice as against the doctrine of greed, and no healthy or lasting system of government and society can ever be established otherwise than on that principle. The text of the Sermon on the Mount might very well be taken as the motto of every Co-operative or Collectivist society: "Blessed are the poor in spirit, for theirs is the Kingdom of Heaven." That means, of course, not that we are to be poor spirited but unselfish; that our sympathies must be with the poor—in other words, with the masses of the people; that we must not grow rich by the robbery of the poor; we must in *spirit* be communists—be willing, in fact, to devote our wealth to the betterment of the condition of the people. As St. Paul puts it: "Let every man seek not his own but another's wealth." It is only by being poor in spirit in this sense that we

can ever possess the Kingdom of Heaven, which, as Matthew Arnold points out, means the ideal society of the future.

What I have called the text to the Sermon on the Mount, therefore, embodies the only principle on which it is possible to bring about such a state of society as Co-operation and Collectivism are seeking to realise. M. Jules Guesdes, in his famous speech in the French Chamber of Deputies on the Roubaix Municipal Drug Bill, well explained the relationship between the Socialist and the Christian ideal. "We Collectivists," he said, "repeat the words of Christ, 'Let us love one another,' and, alone amongst you, we try to make a living truth of them. We are trying to realise in the society of to-morrow all there is of humanity in the teachings of the Gospels, and that, as my colleague in the representation of the Nord, Abbé Lemire, can testify, is not realised in the society of to-day; yet my colleague will probably vote presently against the Municipal Drug Stores. Would the Christ of whom he preaches have justified the modern custom of selling at cent per cent profit the medicines required to relieve the sufferings of our fellow-creatures?" Even the non-ethical Socialism of Karl Marx is not, as Professor Ely points out, anti-ethical. Marx attempted to discover the evolution of society on the Darwinian method. Hence, he subordinated the ethical element to a materialistic conception, and made "religion and the family, art and literature, products of the mode of producing, exchanging, and distributing material wealth." Again, Engels, Marx's co-worker, states in his book on the condition of the working classes in England that the German Communists of the middle of the century were disciples of Feuerbach, who dismissed theology altogether and taught that man alone is God. The nature of man, he said, is contained only in the community, "in the unity of man with man. Isolation is finitude and limitation; community is freedom and infinity. Man by himself is but man; man with man, the unity of I and Thou, is God." This, of course, is pure Humanism, in other words Materialism. No doubt the doctrines of Feuerbach helped largely to foster the Collectivist idea, for he insisted upon subordinating the interests of the individual to the interests of the community, and he also urged the necessity of converting private property into collective ownership. There can be no doubt, however, that one of the great hindrances to the growth of Collectivism, in the United Kingdom at least, has been the hostile attitude of many thinkers, especially in Germany, towards old spiritual beliefs. These men have forgotten that the most generally accepted theories of science have no more rational basis than the most popular religious beliefs, and they ignore the fact that, as De Tocqueville has pointed out, religion is the only check to the passion for material wellbeing

in a democratic community, and if religion declines through the increase of material comforts liberty will be threatened. "I doubt," he says, "whether man can ever support at once complete religious independence and entire public freedom; and I am inclined to think that if faith be wanting in him he must serve, and if he be free he must believe." Dr. John Rae, the able historian of contemporary Socialism, rightly says that it is impossible to avoid taking some reasonable concern for the future of liberty in an age dominated by the democratic spirit, especially as at the same time the sphere of government is being extended and devotion to material well-being increased, religious faith is declining. I doubt, however, the accuracy of this latter assertion. If by religious faith is meant churchianity and not Christianity, then it is, no doubt, true; but it is impossible to believe that, in our own country at least, faith, as Owen, Mazzini, Ruskin, Lowell, and Whitman understood it, is a declining spiritual force. Mr. Blatchford has told us that English Socialists have caught their inspiration rather from these great prophets of the century than from the metaphysical economists of Germany.

Consciousness of the possibility of the indwelling of the Divine Spirit in man is more likely to be quickened under a Collectivist than under a Capitalistic system. With the growth of capitalism have grown up the chief evils which hinder the spiritual aspirations of the race. Greed, gambling, legalised theft, are the outcome of capitalism, and these are the materialising forces which largely dominate not only commercial enterprises and other private affairs, but the Government itself. The growth of colossal armaments is the natural result of capitalism, which is the most atheistic of all influences, as it trusts to brute force for its protection and fosters the idea that the prosperity of empires depends upon the efficiency of their instruments of destruction and not upon the strength of their moral position. It seems to me, therefore, that the growth of materialistic conceptions is likely to be checked rather than fostered by Collectivism. Nor do I think that the fear that liberty will be imperilled by the establishment of the Co-operative Commonwealth or Social Democracy is well founded. Liberty to do what you like will, no doubt, be restrained under the new order of things which Socialists are trying to bring about, but liberty to do what you ought—which, after all, is the only true liberty—will be given full scope. It is rather absurd for the upholders of the capitalist system to profess to be anxious about the preservation of personal freedom, because capitalism has established an entirely new form of slavery, namely, wage slavery, which, in certain respects, is more objectionable even than chattel slavery, because, under chattel slavery, the slaveholder housed and fed and clothed his slave—took

care of him, in fact, as men naturally take care of their own property. The children of the slave, as prospective property, were also provided for. Under wage slavery, however, no provision is made for the slave when out of work. The master, having no proprietary rights in him, cannot even be said to regard him as "a little dearer than his horse, a little better than his cow." His object is to get as much work out of him as he can for as little pay as possible, and the result is that a vast majority of wage earners live a mere hand-to-mouth existence, earning no more than is sufficient for bare subsistence. They are, moreover, constantly haunted with the dread of having to face want and starvation by being forced into the ranks of the unemployed. The fact that marriage is now postponed to a much later period of life than was formerly the case affords further evidence that the economic condition of the people has not been improved under the competitive system. Nor can it be said that the social status of the worker is any better than it was under the system of chattel slavery. He is still despised and rejected of men setting themselves up as his superiors. The mediæval ideas of social precedence were surely more just than those prevailing to-day. The whole household of the mediæval baron sat at the same table. The family idea prevailed; service was not dishonourable. The idea of accumulating money without service, however, was dishonourable. Hence the money lender, or banker, whom we now raise to the peerage, was rightly regarded as one of the worst enemies to society, and was denied the right of Christian burial.

By no means the least of the evils of our capitalist system is the loathsome snobbery it has fostered. An idle and luxuriant class who toil not, neither do they spin, are held in honour, while honest workers are looked down upon as belonging to an inferior order of beings. Nothing so much shocked Edith, the heroine of Mr. Bellamy's "Looking Backward," as to learn that people in the nineteenth century were asked to do things which they were despised for doing and to render service to persons who were themselves unwilling to undertake it. Another of the characters in that famous work thus accounts for Edith's surprise :—

> To understand why Edith is surprised you must know that nowadays it is an axiom of ethics that to accept a service from another which we would be unwilling to return in kind, if need be, is like borrowing with the intention of not repaying, while to enforce such a service by taking advantage of the poverty or necessity of a person would be an outrage like forcible robbery. It is the worst thing about any system which divides men, or allows them to be divided, into classes or castes that it weakens the sense of a common humanity.

It is not my purpose, however, to discuss the evils of capitalism. The terrible—and, I fear, still widening—contrast between poverty and wealth for which it is responsible is an ugly fact which even

the defenders of the system admit. And it is not without alarm that they contemplate the spread of education, because they know that poverty and ignorance are not dangerous allies; but an educated proletariat is a source of danger to public tranquillity. It is not comforting to the capitalists and their friends to be reminded that—

> There is a poor blind Samson in this land,
> Shorn of his locks and bound in bands of steel,
> Who may in some grim revel raise his hand,
> And shake the pillars of the common weal.

The contention of the upholders of the existing order is that the elimination of evil from any system is impossible so long as there is human nature in man, and that the capitalistic system is the natural result of the evolution of society. Consequently it has enabled mankind to mark a degree higher on the scale of existence. To accept this view would be to assume that the nineteenth century has contributed more to the sum of human happiness than any other period in human history. I do not deny that great progress has been made in certain directions—that the bounds of political freedom have been widened, that men's mental vision has been made clearer, and that their common human sympathies have been broadened. But we are indebted for these advances to the forces arrayed against capitalism rather than to capitalism itself. As regards the economic condition of the people, the eventful century now drawing to its close by no means compares favourably with at least one earlier period in English history, namely, the thirteenth century, which, as the late Professor Thorold Rogers pointed out, marked the halcyon days of English industrial prosperity. Then every artisan was an artist, every labourer a landholder; there was no standing army, and workhouses were unknown. Production for use rather than for profit was the rule, and the master craftsman worked with his own hands in association with his journeymen and apprentices. The guilds which they formed were ideal trade unions, for they were representative not of the interests of labour alone, but of employers and employed alike. Moreover, there was no idle and luxurious class on the one hand or proletariat on the other. To take interest for money was contrary to the law both of the Church and the State; and to live upon the industry of others—to accumulate wealth without working for it, to grow rich without service—was regarded as a crime. Those were the days when the greatest of the cathedrals arose.

Let us admit, however, that the capitalistic system has come to us in the process of evolution. It has, at present, been but a one-sided evolution, for while it has individualised capital it has socialised labour, and we shall not get on to the right lines of

natural evolution until capital also is socialised. The tremendous change in the relationship of capital and labour effected by the great inventions of the last century was not evolution but revolution, a fact which Mr. Benjamin Kidd seems to overlook in his contention that the modern economic problem "has no inherent tendency whatever which it did not possess under any phase of society, and from the beginning. The new factor in the problem is one altogether outside of and independent of the economic situation." Now, revolution is the negation of evolution, just as monopoly is the negation of competition. Mr. Kidd makes another error in assuming that Socialism aims at putting an end to competition, which is the condition of all healthy existence. What Socialism aims at is the abolition of monopoly by making the community, or the State, sole monopolist. Competition for the attainment of worthier objects than personal gain, for excellence of workmanship, for beauty of design, for orderly administration, would be fostered, I think, and not hindered, by Socialism.

The revolutionary character of the change from manual to mechanical power has been well expressed by Professor Ely. Private property in the instruments of production formerly meant private property in the tools used by the worker.

> The master had not a separate and distinct income without direct personal toil; and capital did not separate the industrial workmen into classes. But when production became socialised, private property in the instruments of production meant a great capitalist who no longer toiled at the bench with his workmen, but one who lived in a different quarter of the town, and often did not know them by sight. This private property in the instruments of production became the source of a large income, altogether separate and distinct from the returns to personal exertion. Now, if we add to all this that there has been going on an extension of political rights, terminating in modern political democracy and increased educational facilities of every sort, all resulting in large demands on the part of the less favoured members of the community, particularly those ordinarily designated as the lower classes, and the growing self-consciousness on their part, as the result of their separation from their employers, have we not given the conditions which must inevitably result in Socialistic thought? We have, as the consequence of the industrial revolution, enormously increased the production of wealth, and that production is social and not individual. What could more readily suggest itself than the socialisation of the instruments of production to correspond with the socialisation of production on the one hand and political democracy on the other?

The socialisation of capital is the problem for the twentieth century to solve. The key to its solution has already been given by Robert Owen, the true founder of modern Socialism. It was he who discovered the real secret of the difference between Individualism and Collectivism. Individualism is based upon the demand for private gain—in other words, selfishness; Collectivism is based upon the consideration for public advantage—in other words, neighbourliness. Profit upon cost price, Owen pointed out, can

only be secured when demand equals or exceeds supply, but the interests of society require that supply should always exceed demand. The elimination of profit, whether in the form of individual gain upon commercial transactions or of interest or usury, was the ideal he sought to realise. Owen's doctrine was simply a restatement of the economic teaching of Jesus of Nazareth, which it is impossible to get beyond; His principles mark the limits of social evolution. The great service that Owen rendered was the rediscovery of the Christian doctrine in an age dominated by the most degrading influences—an age when capitalism did not scruple to take advantage of the ease with which the new instruments of production could be worked to rob children of tender years of their childhood in order to make them machine minders. Not only the Co-operative movement, but the other Collectivist organisations both in England, in the Colonies, on the European Continent, and in the United States of America, owe their origin to the life work of Robert Owen.

Owen, however, was in politics a Tory, and, therefore, could hardly have anticipated the political direction which the movement he inaugurated would take. He believed in the possibility of groups of men and women working out their own salvation on the lines he laid down. By his experience at the New Lanark Mills he proved that, without the aid of Government, it was possible to greatly reduce the hours of labour, to raise the prevailing rate of wages, to prohibit the employment of young children, to provide free education, amusement, cheap food and clothing, and decent homes for his workpeople, and at the same time to make a considerable profit for his firm. He was a man of wonderful administrative ability, far ahead of his fellow-manufacturers, not only as regards his social ideals but also in respect of his methods of practical management. He hoped to convince other employers, by his own experience, of the wrongfulness of their economic methods, but he failed. It was then that he appealed to the Government to limit the excessive hours of factory labour and to forbid the employment of children under ten years of age. The appeal was at first in vain, though ultimately successful, and, therefore, it is to Robert Owen that we really owe the initiation of State Socialism in the form of Factory Acts. Owen, however, did not grasp the idea of Social Democracy, as it is understood by the various Collectivist organisations to-day, nor was he altogether successful with the voluntary associations which he established with a view to carrying out his economic and social ideals.

It remained for the Rochdale pioneers to apply the democratic principle on which Owen's great economic doctrine of the elimination of profit, and consequently the ultimate elimination of poverty,

can be realised. By the adoption of the system of dividing profits according to purchase, Charles Howarth and his co-pioneers put the control of the Co-operative Store in the hands of its customers, and thereby established the thoroughly democratic principle of government of the community by the community for the community. Moreover, the founders of the present ever-advancing Co-operative movement have long anticipated the State in the application of leading democratic principles, doubtless with results of far-reaching importance to the future of the English-speaking people. Miss Beatrice Potter (Mrs. Sydney Webb) remarks that

> The healthy democratic instinct of the Rochdale Pioneers discovered itself anew in their regulation with regard to voting. One man one vote, and no proxies, is a sound doctrine of suffrage. Members who are indifferent to or careless of the welfare of the society are disfranchised by non-attendance. Persons and not property form the constitutional basis of the Rochdale system. Women are admitted to full membership, and can serve the society as representatives, officials, and employés. Moreover, forty years previous to the Married Women's Property Act, store managers, sublimely indifferent to the terrors of the county court, habitually refused to consider the husband as the owner of the wife's savings.

It is the thoroughly democratic procedure on the part of the pioneers of the Co-operative movement that brings it into touch with the other Collectivist organisations. All are democratic, though their methods differ. Co-operators have set to work to realise a social ideal without waiting for the State to help them, while other Collectivist societies are still chiefly occupied with discussion. They are for the most part exclusively propagandists, whereas the Co-operators are successful experimentalists as well as propagandists. The growth of the movement is one of the most remarkable features of the social history of the nineteenth century, and its progress is so rapid that Co-operators may perhaps be pardoned for indulging in the hope that their democratic system may one day include the whole field both of productive and distributive enterprise. Such an expectation, however, will not be realised within the present limits of the Co-operative activities. Rent is the mother of interest, profit, and all economic evils, and until we can abolish private property in land the ideals suggested by Robert Owen's "New System of Society" can never be realised. It is with respect to capital, however, that the most serious social vicissitudes have occurred, and Karl Marx was justified in insisting that capital should take precedence of land in the new economic propaganda. The success of the Co-operative movement proves that there are fewer economic difficulties in the way of attacking capital than in that of dealing with the land. The nationalisation of the land is beyond the powers of a Co-operative Society, and can only be effected as the result of a series of General Elections.

If parliamentary elections are to turn in the direction of the ultimate establishment of the Co-operative Commonwealth there must be common action on the part of all Co-operators and Collectivists. The Co-operators have laid us all under a heavy debt of gratitude for the object lesson they have given us in the possibility of getting rid of profit. That is the first step towards the abolition of private property in the raw materials of industry and the instruments for converting those materials into food, clothing, and shelter. Of course, Socialists do not propose the total abolition of private property. In one sense they may be said to aim at the extension of the principle of private property by securing to every worker protection against capitalist robbery. As the highways, telegraphs, public buildings, schools, museums, picture galleries, parks and open spaces are already public property, the Socialists contend there is no good reason why common ownership should not be extended to railways, land, machinery, &c. The instruments of production, as Professor Ely has pointed out, exist not for their own sake but for the sake of products for consumption, which again have as their destination man's needs. "Now, while private property in the instruments of production is to be reduced to its lowest terms, it is to be extended and strengthened in the products for the sake of which the instruments exist." Under Socialism a man will have much more to call his own than he can possibly have under the present competitive system.

Co-operation is also in touch with other Collectivist organisations as regards its outlook beyond the limits of mere materialism. Though Socialists, as I have already hinted, have been charged with having no spiritual aspirations, the charge cannot be sustained. Mr. Kidd himself, in his "Social Evolution," tries to show that religion (a term, by the way, which he does not define) has no rational basis. Here he seems to be at one with the Marxians; where he differs from them is in assuming that because religion has no rational basis it must be the chief factor in the evolution of human society. The Marxians take the opposite view. With the supernatural they do not concern themselves. Yet they are as convinced as Mr. Kidd himself that man does not live by bread alone. It is the aim of all schools of Collectivists to remove the hindrances which the struggle for existence under the existing order—or, rather, industrial anarchy—puts in the way of the development of man's intellectual powers and moral aspirations. In other words, it is the brotherhood of man which they are seeking to bring about. A glance at the authorised programme of the various Socialist organisations, whether at home or abroad, will show that they are seeking for the right distribution of wealth as a means to

higher ends than the increase of personal comfort on the part of the workers. Take, for instance, the Erfurt programme of the Social Democrats of Germany, which is translated and printed as an appendix to the Report of the Royal Commission on Labour issued in 1893. Here is an extract from it:—

> Private ownership of the means of production, formerly the means of securing his product to the producer, has now become the means of expropriating the peasant proprietors, the artisans, and the small tradesmen, and placing the non-producers, the capitalists and large landowners, in possession of the products of labour. Nothing but the conversion of capitalist private ownership of the means of production—the earth and its fruits, mines and quarries, raw material, tools, machines, means of exchange—into social ownership, and the substitution of Socialist production carried on by and for society in the place of the present production of commodities for exchange, can effect such a revolution that, instead of large industries and the steadily growing capacities of common production being, as hitherto, a source of misery and oppression to the classes whom they have despoiled, they may become a source of the *highest well-being and of the most perfect and comprehensive harmony.*

To explain what is here meant by "highest well-being" would require more metaphysics—more knowledge of the unknowable—than I am master of; but it is obvious that it means something more than the mere satisfaction of appetite or gratification of the senses.

For further evidence of the fact that Socialists aim at something more than the transference of greed from the capitalists to the workers, take the following extract from the manifesto of the Joint Committee of the Social Democratic Federation, the Fabian Society, and the Hammersmith Socialist Society, issued on the eve of the General Election of 1892:—

> Some constructive social theory is asked for, and none is offered except the feudal or Tory theory, which is incompatible with democracy; the Manchester or Whig theory, which has broken down in practice; and the Socialist theory. It is, therefore, opportune to remind the public once more of what Socialism means to those who are working for the transformation of our un-Socialist State into a Collectivist Republic, and who are entirely free from the illusion that the amelioration or "moralisation" of the conditions of capitalist private property can do away with the necessity for abolishing it. Even those readjustments of industry and administration which are Socialistic in form will not be permanently useful unless the whole State is merged into an organised commonwealth. Municipalisation, for instance, can only be accepted as Socialism on the condition of its forming a part of national, and, at last, of international Socialism, in which the workers of all nations, while adopting within the borders of their own countries those methods which are rendered necessary by their historic development, can federate upon a common basis of a collective ownership of the great means and instruments of the creation and distribution of wealth, and thus break down national animosities by the solidarity of human interest throughout the civilised world.

The greatest condemnation, perhaps, which can be brought against the capitalist system is that it has been chiefly responsible for those national animosities involving "ruinous expenditure in colossal armaments" which Socialists deplore. Under Social Democracy the old notion of patriotism (which Dr. Johnson well defined to be the last refuge of a scoundrel) would break down before larger conceptions of international Co-operation and good-will. Society would, therefore, be given a better chance of realising the true imperial idea that nations, like individuals, should learn not to be envied and feared, but to be trusted and loved.

It is hardly necessary, perhaps, after the above illustrations I have given of the ethical meaning of Social Democratic aims, that I should trouble the reader with a statement of the ends for which Christian Socialists are working. Suffice it to say that they are quite as strong as are the Social Democrats in their condemnation of the present commercial and industrial system, but they do not lose sight of the fact that man in all ages has been a worshipper. They hold that God is the source and guide of all human progress, and that no social, political, or industrial relationships can be harmonised unless based on the Fatherhood of God and brotherhood of man, and regulated and controlled in the spirit according to the teachings of Jesus Christ. This may be said to be the view of a large number of members of all Collectivist organisations—of the Social Democratic Federation, of the Fabian Society, of the Independent Labour Party, which, it must not be forgotten, include men of various religious creeds, though officially these societies wisely recognise none. Like the Co-operative Societies, they are absolutely non-sectarian in religion, and it is as absurd to charge them with atheism as it would be to accuse them of High Anglicanism. That they include a large number of avowed atheists is quite true. The same charge may be brought against the House of Commons, or even the Church itself, excepting, however, that clerical atheism is not avowed. Rudolph Todd, the leader of the German Christian Socialists, declared that Radical Socialism meant, in economics, communism; in politics, republicanism; in religion, atheism. To admit the last of these charges would be to confess antagonism between Socialism and Christianity. I deny the existence of that antagonism, and I should have been glad if Dr. Todd had told us what he meant by atheism. Socrates was condemned to death for atheism, and Christ himself was no doubt regarded as an atheist by the official priesthood of Jerusalem. What can be a more atheistic institution than a State Church which is always praying for the continuance of the existing order; always praying for princes and rulers; who have much more faith in big battalions than in the doctrines of the Sermon on the

Mount? I thoroughly agree with the German pastor in his contention that Socialism would be resistless if it never swerved from demands based on the Gospel, and that it is hopeless to think of founding an enduring Democratic State excepting on principles "sustained and reinvigorated by the Divine fraternal love that flows from faith in Jesus Christ." The same remark, however, applies to the Churches as well as to the Socialist bodies.

The consideration of the ethical ends of Socialism brings us back to the idea of the founder of the Co-operative movement—Robert Owen. Though his successors in the movement to-day, by their educational policy, have not forgotten that he preached something more even than the eminently Christian doctrine of the elimination of profit, yet there is always a danger amongst Co-operators of concentrating too much attention upon "divi," and of thus mistaking the means for the end. Robert Owen's social philosophy has been admirably summarised by Mrs. Sydney Webb:

> Owen contended that the whole factory population were being degraded by an every-day life which stunted their moral and physical development. By habitual disuse of the nobler faculties of human nature, by persistent underfeeding, over-strain, insanitary conditions, this mass of men, women, and children were being artificially transformed into a population of brutalised minds and enfeebled bodies. Secondly, he asserted the converse proposition. He affirmed that if we transported the children of these people into healthy surroundings, and trained their mental and physical faculties, this alteration in their daily activity would produce an alteration in character. Thus Robert Owen insisted on the biological principle of functional adaptation, and applied it to the collective character of the race. . . . He steadfastly denied that the politics and enterprise of the nation should be directed solely to the acquisition of territory abroad and to the accumulation of wealth at home. He affirmed, as the only basis to a science of politics, that the one legitimate object of society is the improvement of the physical, moral, and intellectual character of man. The wealth of the nation was no longer the goal of political and economic action; it was simply a means to an end—the formation of a noble character in the citizen.

There is a remarkable similarity between the economic tenets and methods of John Ruskin and those of Robert Owen. It is interesting to note this, because both these great teachers sought to give practical expression to their views by founding Collectivist societies which are amongst the most interesting features in the social history of the nineteenth century. As the founder of the Guilds of St. George, which have much in common with the Co-operative movement, Mr. Ruskin has established his claim to rank with Owen as a practical as well as theoretical social reformer. Both have acted upon the principle that administration and co-operation are in all things the laws of life, anarchy and competition the laws of death. Ruskin, like Owen, is for the elimination of all unearned increment. Profit or material gain, he says, is attainable only by construction or by discovery; not by exchange.

Wherever material gain follows exchange, for every *plus* there is a precisely equal *minus*. Unhappily for the progress of the science of Political Economy, the *plus* quantities, or—if I may be allowed to coin an awkward plural—the *pluses*, make a very positive and venerable appearance in the world, so that every one is eager to learn the science which produces results so magnificent; whereas, the *minuses* have, on the other hand, a tendency to retire into back streets and other places of shade—or even to get themselves wholly and finally put out of sight in graves, which renders the algebra of this science peculiar and difficultly legible; a large number of its negative signs being written by the account-keeper in a kind of red ink, which starvation thins, and makes strangely pale, or even quite invisible, ink for the present.

Ruskin also follows Robert Owen in his grasp of the degrading effects upon the wage-earner of the industrial revolution brought about by the introduction of machinery and steam power. In his statement of the law of equivalent service Ruskin has discovered the true theory of wages. Owen held that the wages of capital and the wages of labour, regarding capital as the accumulator of past human effort, and labour as present active effort, should be paid on the same principle. The wages of capital were not to include any charge for interest, but to consist of the sum needed for keeping plant and buildings in good repair, for insurance against risks, and for promoting improvement; while labour was also to be rewarded for keeping itself in thorough efficiency, for insurance against risk of accident, disease, or old age, and for promoting the progressive improvement of the labourer, physical, moral, and intellectual. Man, in fact, according both to Owen and to Ruskin, whether a labourer or a capitalist, must treat his fellows and be treated by them as rational human beings. Herein is one of the chief differences between the Socialists and the orthodox economists. In confuting the view of the Manchester school with regard to wages, Ruskin instances the master of the household who desires to get as much work out of his servants as he can for the wages he pays. He never allows them to be idle, feeds and lodges them as poorly as he can, and in all things pushes his requirements to the exact point beyond which the master cannot go without forcing the servant to leave. And the master is strictly within his legal right in thus treating his servants.

He agrees (says Ruskin) with the domestic for his whole time and service, and takes them—the limits of hardship in treatment being fixed by the practice of other masters in his neighbourhood; that is to say, by the current rate of wages for domestic labour. If the servant can get a better place, he is free to take one, and the master can only tell what is the real market value of his labour by requiring as he will give. This is the politico-economical view of the case, according to the doctors of that science who assert that by this procedure the greatest average of work will be obtained from the servant, and therefore the greatest benefit to the community, and through the community, by reversion, to the servant himself. That, however, is not so. It would be so if the servant were an engine of which the motive power was steam, magnetism, gravitation,

or any other agent of calculable force. But he being, on the contrary, an engine whose motive power is a soul, the force of this very peculiar agent, as an unknown quantity, enters into all the political economist's equations, without his knowledge, and falsifies every one of their results. The largest quantity of work will not be done by this curious engine for pay, or under pressure, or by help of any kind of fuel which may be supplied by the chaldron. It will be done only when the motive force, that is to say, the will or spirit of the creature, is brought to its greatest strength by its own proper fuel, namely, by the affections.

It is no argument against this view that generous treatment on the part of the master will often be abused by ungenerous treatment on the part of the servant, for the man who would be ungrateful or dishonest to a just and liberal employer would probably be still more disregardful of the interests of an unjust one. Nor is it any kindness on the part of the master to be generous with a view to gain.

Treat the servant kindly, with the idea of turning his gratitude to account (says Ruskin), and you will get, as you deserve, no gratitude, nor any value for your kindness; but treat him kindly without any economical purpose and all economical purposes will be answered; in this, as in all other matters, whosoever will save his life shall lose it, who so loses it shall find it.

Curiously enough, too, Owen and Ruskin are alike in their political sympathies. Owen avowed himself a Tory, and Ruskin has made the same avowal, though he has shown his contempt for both of our great modern political parties by declaring that he never voted for a member of Parliament in his life, and never means to. It is probably this want of faith in the principle of popular government that has been the cause of the failure of some of the economic schemes which both Owen and Ruskin promoted. Ruskin contends that all effectual advancement towards the increase of the sum of human happiness must be by individual, not by public, effort. Certain general measures, he admits, may aid certain revised laws, guide such advancement; but in the Collectivism of a Democratic State he does not believe.

My continual aim has been (he says) to show the eternal superiority of some men to others, sometimes even of one man to all others; and to show also the advisability of appointing such persons, or person, to guide, to lead, or on occasion even to compel and subdue their inferiors according to their own better knowledge and wiser will.

Mr. Ruskin does not tell us how we are to get these superior persons or who is to appoint them. The experience of Despotisms in discovering them has not been fortunate. I think, therefore, we are more likely to find them under a Co-operative democracy than under any other system. Robert Owen equally believed in the possibility of social regeneration without the assistance of Democratic Republicanism.

Flattered by the attentions of ministers, nobles, kings (says Mrs. Sydney Webb), he fondly imagined that a sudden social reformation could be brought about by foreign potentates and English magnates. He refused to countenance

the Reform movement; he appealed with confidence to a Government of landlords and capitalists to introduce a Factory Act; and he imagined that individual landlords or employers would be the founders of successful Co-operative communities. He had not grasped the significance of Democracy as a form of association whereby the whole body of the people acquires a collective life—the internal will to transform institutions preceding the external act of reform. Our Owen failed because not poet enough to understand that life develops from within. He saw the goal, but mistook the means. He ignored Time and he despised Democracy—the essential condition and the indispensable instrument for the progressive and abiding Co-operative organisation of society.

Co-operators and Collectivists generally are agreed as to the efficacy of the leading economic doctrines of Owen and Ruskin. They hold that it is not by competition but by Co-operation and helpfulness that the wealth of nations can best be developed. They believe that food can only be got out of the earth and happiness out of honesty, and they are at one in their recognition of what Mr. Hobson calls the fundamental fallacy on which the orthodox economy is based, namely, that the greatest wealth of a community can be attained by the free play of the enlightened selfishness of its individual members. It is with regard to the realisation of the Collectivist ideal, however, that Co-operators are not wholly agreed with Socialists of other schools. It is one of the chief triumphs of Co-operation that it has been able to give the world assurance that it is possible to go a long way in the direction of the realisation of Collective ideals without State aid. Co-operators, however, do not repudiate the State altogether. They are not Anarchists. It is as to the nature and the amount of State control where they differ from the upholders of other forms of Collectivism. Nor are they alone in this difference. Amongst the other Collectivist bodies there is a wide divergence of opinion on the subject of State management and control. There is a school of Socialists of whom Rodbertus was prophet, who have no rightful claim to the title at all, for the State Socialism which they advocate would be a despotism of the most objectionable form. No wonder it found favour with Bismarck, the man of blood and iron. This Bismarckian Socialism is utterly at variance with the spirit of Democracy. Bismarck's policy of State pensions and what not was avowedly adapted as a corrective of Democratic Socialism. It was, as Dr. John Rae says, "a kind of inoculation of the milder type of the disease in order to procure immunity from a more malignant." Co-operators do not believe in this form of Collectivism. They do not, with Rodbertus, place the whole hope of the future in the social monarchy of the Hohenzollerns or any other house of despots. They have more faith in the future effectiveness of their own methods than the German philosopher had in his, for, curiously enough, though Rodbertus prophesied that a Socialist

Emperor would yet be born to the House of Hohenzollern "who would rule possibly with a rod of iron, but would always rule for the greatest good of the labouring class," he nevertheless anticipated that it would take five hundred years to complete the economic evolution, even under the sway of a series of Socialist Wilhelms. It would take all that time, he said, for society to acquire the moral principle and habitual firmness of will which would alone enable it to dispense with the institutions of private property and inheritance without suffering serious injury. No Co-operator, no Collectivist worthy of the name of Socialist can contemplate the ideal of Rodbertus with any enthusiasm. Collectivists know too well what Emperors and their servants are capable of to place any faith in their professed methods of social regeneration. Fortunately some of their proceedings have greatly helped the cause of Democratic as against Imperialist Socialism. John Bright's doctrine that force is no remedy has always been ridiculed by rulers of the Bismarck type. The coercive policy of the "servant of William the First," however, merely proved the truth of the doctrine. The repressive methods he instituted against the Socialists had the effect of fostering the growth of Social Democracy in Germany with a rapidity he could not have anticipated.

Co-operators and all true Socialists want as little State interference as possible. They would confine the functions of the Central Government within the narrowest limits compatible with their main ends. John Stuart Mill, in fact, rightly defined the attitude of all genuine Socialists towards the central authority when he declared that the social problem of the future is "how to unite the greatest individual liberty of action with a common ownership in the raw material of the globe, and an equal participation of all in the benefits of combined labour." Social Democrats want the assistance of the State for the abolition of landlordism, capitalism, and privilege; for securing the Socialistic production and distribution of the means of subsistence; and for guaranteeing equal educational opportunities for all classes of citizens for the free development of their intellectual powers and free expression of their opinions. Outside the educational and economic spheres, however, they advocate what Professor Ely calls a general *laissez faire*, or non-interference policy.

The State Church, for example, is not of necessity incompatible with Socialism, but, as a matter of fact, Socialist parties invariably oppose anything of the kind, and the German Social Democrats, in their platform, expressly declare religion to be a private matter. Socialists sometimes say what they desire is not a government of men by men but an administration of things. Some of them hope that what they call administration may take the place altogether of government, by which they evidently mean repressive measures designed to control individuals.

Frederick Engels declared that the first act in which the State will really appear as the representative of the whole of society, namely, the seizure of the means of production and distribution in the name of society, will, at the same time, be its last independent act as a State. "Interference of the State in social relations gradually becomes superfluous in one department after another, and finally of itself ceases (goes to sleep). The place of government over persons is taken by administration of things and the management of productive processes."

I have already had occasion to refer to Mr. Benjamin Kidd's work on "Social Evolution," a book which curiously enough ignores the Co-operative movement which is one of the most remarkable evidences of social evolution, and also gives an entirely prejudiced and, therefore, unscientific view of Socialism generally. As Mr. Kidd's work has had a very large sale amongst the educated classes on both sides of the Atlantic, and therefore has, no doubt, influenced many minds against Collectivism, it is well that Co-operators should be cautioned against it. This caution is the more necessary because Mr. Kidd is evidently an Imperialist in his notions. His view of State control is not one which Co-operators or Social Democrats can accept. He says:—

> The movement in the direction of the regulation, control, and restriction of the rights of wealth and capital must be expected to continue, even to the extent of the State itself assuming these rights in cases where it is clearly proved that their retention in private hands must unduly interfere with the rights and opportunities of the body of the people. But the continuity of principle may be expected to remain evident under the new appearances. Even in such cases the State will, in reality, assume such functions in order to preserve or secure the advantages of competition, rather than to suspend competition. Hence the general tendency must be expected to be towards State interference and State control on a greatly extended scale, rather than towards State management. It may, perhaps, be inferred from this that the development of society in the direction indicated will be itself a movement towards Socialism. This is not so. The gulf between the state of society towards which it is the tendency of the process of evolution now in progress to carry us and Socialism is wide and deep.

I think Mr. Kidd is entirely wrong. If, as he contends—and here, of course, I agree with him—that the tendency of the evolution of society is towards altruism, it is Co-operative and Democratic Socialism, rather than State centralisation and control, which will be the dominant influence of the future. Hence Co-operators and Social Democrats should try to capture the municipalities. The work of the London County Council or of the Glasgow City Council affords the most interesting evidence that has yet been given of the efficiency of Municipal Collectivism, and this is certainly not favourable to Mr. Kidd's contention that we must henceforth expect the tendency towards State interference and

control rather than towards State management. Too much State control is what Socialists particularly wish to avoid. That is the method of despots. The Socialist State will be a federation of municipalities, managing their own industries, leaving to the Central Government the control and management only of such national and international affairs as municipalities could not possibly undertake. Socialism has no belief in a State dominated by landlordism and usury, and which trusts for its security to the number and efficiency of its instruments of destruction. This is the State according to Bismarck, and, I fear, also according to the author of "Social Evolution." Mr. Kidd does not mention the word usury in his remarkable book; yet usury is the crux of the whole social position, as Dante quite understood when he reserved for the usurer a place with the rulers of Sodom and Gomorrah in the uttermost depths of hell.

Human nature, as George Eliot remarks, is such a "rum 'un" that it is not easy to conceive how the Co-operative movement is to develop into the Co-operative Commonwealth independently of assistance from the existing State. That the movement is capable of enormous expansion cannot be doubted. Herr Flürscheim, indeed, contemplates the possibility of the Co-operative Society ultimately absorbing the whole trade of the country by the adoption and extension of Robert Owen's Exchange Bank scheme; but Flürscheim, I am afraid, under-estimates the far-reaching influence of Stock Exchange gambling and the strength of the competitive forces against Co-operation. Moreover, the constitution of the Co-operative Society, though based upon a thoroughly democratic principle, imposes limitations upon the Society's operations. Those limits may be widened as time goes on, but to overstep them would be either to revert to the principle of profit mongering or to avoid that by calling in municipal and State aid. Co-operative agriculture, for instance, is only possible on fertile lands and under circumstances which would need the abolition of landlordism. The cultivation of waste lands, of which it is estimated there are some twenty-six million acres in the United Kingdom, could no doubt be made profitable by a great scheme of afforestment. The experience of the province of Landes, in France, has proved this; but, then, such a scheme could only be undertaken either by municipalities or by the Central Government, chiefly for the reason that the community would have to wait from thirty to forty years for the first crop. Until we are all Co-operators, until we are all fit to be members of an ideal state of society, in which, of course, Government would be unnecessary, we must have a coercive power centred somewhere; and where can it be centred better than in the State, as representative of the whole community, or in a federation of

States? Even the voluntary principle adopted by the Co-operative Societies would hardly have worked successfully but for certain compulsory State regulations, such as the Factory Acts, the Friendly Society Acts, and other measures which are all experiments in State Socialism of the right tendency. It is estimated that less than 25 per cent even of the wage-earning classes belong to Co-operative Societies and trade unions combined. The very poor seem to be incapable of Co-operation, while the very rich are unwilling to adopt it. It has often been pointed out that trade unionism and Co-operation are most successful amongst the workers in State-regulated industries, that is to say, industries affected by the compulsory clauses of the Factory Acts and Mines Regulation Acts. The Co-operative movement, therefore, owes much to State control, and while the promoters of the movement are justified in being as chary as possible of State interference with matters that can be better managed by voluntary effort, they would, I think, make a great mistake if they assumed an attitude of aloofness towards other social organisations whose avowed object is to force the State to democratise itself.

The closer that the alliance of the Co-operators with the Trade Unionists, for instance, can be cemented the better, it seems to me, would it be for both of these powerful associations. The trade unions—with some notable exceptions, such as the gasworkers, the shoemakers, and one or two others—are not avowedly Socialist bodies in the sense that the Independent Labour Party and the Social Democratic Federation are. At the annual congress at Norwich, however, in 1885, the delegates unanimously adopted a resolution on all fours with the leading items in the programme of the Socialist bodies. Most trade unionists are Co-operators and Socialists. There is, therefore, no reason why Co-operators and trade unionists should not work together harmoniously for the increasing solidarity of the progressive forces. The necessity of such harmonious working seems all the more important when we remember that a plausible argument against the economic value of the Co-operative Store was raised by Lassalle to the effect that in proportion as distributive Co-operation reduces the cost of living to the worker it will also reduce his wages. That is not, however, a valid argument, even though advanced by so great a thinker as Lassalle. Even the old-fashioned economists showed that wages are regulated by the standard of living which the workers themselves set up. Dr. John Rae, in his answer to Lassalle, points out that the orthodox economists taught, it is true, that the price of labour, like the price of everything else, tended to settle at the level of the relative cost of its production, and that the cost of its production meant the cost of producing the subsistence required to

maintain the labourer in working vigour and to rear his family to continue the work of society after his day; "but they always represented this as a minimum below which wages would not permanently settle, but above which they might from other causes remain for a continuity considerably elevated, and which, even as a minimum, was in an essential way ruled by the consent of the labouring classes themselves, and dependent on the standard of living they chose habitually to adopt." It must, therefore, ever be the aim of the worker not only to resist every effort to lower his standard of living, but to exert every effort to raise it, and he can best do this by giving loyal support both to the Co-operative movement and to the trade unions. Moreover, his standard of living must increase in harmony with the general increase in the productiveness and wealth of the country and the general improvement in education and manners which, in a progressive community such as ours is supposed to be, create new wants from generation to generation. To the capitalists who charge him with demanding more than his father was satisfied with he must tell the story which Flürscheim tells of the mule and his master. Said the master to the mule, "Why do you expect me to feed you on clover when your father was content with thistles?" "My father," answered the mule, "was content to live on thistles because he was an ass."

There are some Co-operators of so strong a faith in the ultimate adoption of their principles by the whole community that they imagine trade unionism will one day have no reason for its existence. "Eternal vigilance," however, is the price of freedom; and even under a Co-operative Commonwealth there would be needed some kind of trade unionism or watch committee to safeguard the interests of the servants of the community. We must remember, moreover, that an ideal Co-operative Commonwealth will be very far off realisation so long as the two present forms of Co-operation, each of which is antagonistic to the other, exist. Co-operators may be divided into two classes, the profit eliminators and the profit makers. The profit eliminators are associations of consumers employing their producers on the fair-wage principle, but the profit makers are associations of producers competing with the capitalists in the open market. They recognise, it is true, the principle of fraternity, but with limitations which, it seems to me, are fatal to the expansion of the democratic principle. Profit sharing is an extension of the principle of capitalism, and the friends of Collectivism can hardly regard this form of Co-operation without considerable misgiving. Profit sharing necessarily involves loss sharing; and it is the function of trade unionism to let capital run its own risks, and to protect against capitalist loss

the worker who cannot, under the present system, get his rightful share of the wealth he creates. The great principle for which trade unionism contends is that wages shall govern contracts and not contracts wages, that decent human lives and decent human homes must be considered before rent, or interest, or profit. In their efforts to maintain that principle the trade unionists are entitled to the active sympathy of Co-operators. The Co-operative and trade unionist movements are complementary of each other. As Mrs. Sydney Webb says:—

> In the Co-operative Society or the Municipality the citizen-consumer unites with his fellows to control and manage for their common benefit as much as possible of the industry which supplies their needs. Their aim must necessarily be to obtain good articles at a low expense of production. But, as they themselves are also producers, it is easy for them to realise the truth of Owen's great principle, that the community is, in the long run, injured, not profited, by any beating down of the standard of life of its members. These same citizen-consumers combine, therefore, among themselves in a second organisation, according to industries, in order that in no case may the heedlessness of the consuming majority depress the condition of the minority in which any one set of producers is bound to find itself. Without Co-operation, voluntary or municipal, there is no guarantee that any industry will be carried on for the public benefit; without trade unionism there is no security that this public benefit will not be made a source of injury to the minority of producers. Combination of workers may, therefore, be regarded as a permanent element in the Democratic State, whether the control of industry be in the hands of voluntary associations of consumers or in those of the State or Municipality itself.

Moreover, the possibility of trade unionism developing into a great international movement, and thereby modifying the evils of foreign competition, which affords capitalism a constant excuse for the exploitation of labour, is another reason why Co-operators should regard the trade unionists with a friendly eye.

The democratic character of the constitution of the Co-operative movement should especially commend it to the sympathetic consideration of all true Progressives. The Co-operators have, within their own community, already realised the epicene ideal which political Socialists are still waiting for the State to adopt. One of the most plausible arguments that have been raised against the State management of industries is the objection that the State itself is constantly subject to change; that it is, in fact, the creation of a General Election, and that, as communities as well as individuals occasionally go mad, it would not be safe to put the means of production under either municipal or State control. The experiment of a thoroughly Democratic State, however, has never yet been tried. Socialists certainly do not regard the present State, or the British Constitution, with its oligarchic element in the House of Lords, as at all satisfactory. They would, certainly, if they had their way, end the House of Lords and mend the House of Commons. They would admit men and women to the political

franchise on terms of perfect equality. In their efforts thus to extend the democratic and, I may add, Christian principles of sexual equality by the adoption of manhood and womanhood suffrage, Socialists ought to be able to reckon upon the assistance of the Co-operators. Though the Co-operative movement is non-political, and would make a great mistake were it to seek an alliance with either the Liberal or the Tory party, yet even the most Conservative members of the movement cannot lose sight of the fact that it is thoroughly democratic and progressive in principle, and, as progressive measures are by no means the monopoly of one political party, many occasions must arise on which common Parliamentary action may be taken by the Co-operative Societies and the other Collectivist bodies. A very good understanding has been arrived at by the Co-operators and the Socialists in Belgium, where they generally adopt common action at Parliamentary elections. Moreover, some of the Belgian Social Democratic organisations work so harmoniously with Co-operators that the profits on the sale of the products of Co-operative labour are sometimes voted for the expenses of Socialist propaganda. An *entente cordiale* between the Co-operators and the Socialists of Great Britain would undoubtedly help to bring us nearer to the complete realisation of Robert Owen's ideas. So far the Co-operative movement has only succeeded in carrying out part of the Co-operative programme. It has eliminated profit on price; but it has not eliminated rent and interest, or usury. This it will never do without the assistance of the political Socialists.

The private appropriation of rent and interest is, after all, the chief cause of the terrible contrast between poverty and wealth which is the disgrace of every civilised community. It is a fact worth noting that the legalisation of usury and the official institution of pauperism synchronise. It was not until the reign of Elizabeth that the State recognised the legality of taking interest for money. In the previous reign a Bill of Usury was passed enacting that the money lender at interest should, on detection, forfeit the loan and suffer imprisonment and fine at the King's pleasure. It was contrary to the law of the Church up to a time within the memory of men still living to lend money for gain. The practice, moreover, was condemned by all the great rulers in the empire of thought up to the time of Calvin, who was one of the first to discover that babies could go to hell and that usurers could get to Heaven. Luther and Melancthon held a very different opinion, as, indeed, did all the greatest men, both in Christendom and heathendom, from the Hebrew prophets, the Greek philosophers, the Apostles of Christ, and the Fathers of the Church downwards. The Jews, however, in mediæval times were allowed to practise usury, because, as

the Church charitably argued, they would be damned in any case, and it was thought that their monopoly of money lending might save Christians from going into the business and thereby losing their own souls. Undoubtedly an impetus to trade was at first given by the legalisation of usury, but the impetus was an unhealthy one. Certain safeguards against the abuse of the new legislation were also established in the form of usury laws which were not finally abolished until our own day. The relative positions of capital and labour have not been improved by the facilities which legal usury gave for the accumulation of unearned increment. The greatest of our modern economists, Marx, Owen, Ruskin, to mention no others, have shown that the ancient and mediæval philosophers and divines were fully justified in their condemnation of this fruitful source of moral and national ruin. It was the usurer who did, perhaps, more than anybody else to bring about the downfall of the Roman Empire; and unless the combined forces of Collectivism can suppress him he will inevitably bring about the downfall of our own. It will take Co-operators and Socialists all their time to suppress the gambling mania which money mongering on the credit principle has created, and which threatens to eat out the moral vitals of the nation. The money lender has been the chief hindrance to the healthy development of our colonial empire—he is simply ruining India. Notwithstanding that we have in India land nationalisation fully developed, we have, by requiring the peasant holders to pay the land tax in cash instead of in kind, made them helpless victims of the usurers. The same thing is happening in Russia, though checked to some extent by the expulsion of the Jews. Stepniak, writing a few years ago, stated that he knew of one Russian province where as much as from 24 to 36 per cent of the land is concentrated into the hands of the koulaks, or usurers. In fact, these koulaks are threatening the break up of the Russian communal system, and are creating an ever-increasing agricultural proletariat. The recent official inquiry into the money-lending system in Great Britain touched only the fringe of the question. It dealt only with the lower class of money lenders, not with the great bankers and Stock Exchange gamblers. But the evils exposed by the committee of inquiry were sufficiently serious to induce them to recommend the county court judges to use their discretion as to the rates of interest that money lenders should extract from their debtors; that is to say, that the county court judges should be allowed to override the existing law on the subject as they thought proper. Our whole system of commerce is now so based upon usury that it would probably be regarded as Utopian to propose to agitate for the revival of the usury laws. Such an agitation would have little effect upon a Parliament

composed chiefly of capitalists and landlords. It is perfectly certain, however, that we cannot get rid of the proletariat or even better his condition until we get rid of the lendlord as well as the landlord. For this purpose it is desirable that a closer alliance should be formed between the Co-operative Societies and other Collectivist organisations. The greatest hindrance to the Co-operative movement is the individualist system of industry and commerce based upon the credit principle. I do not see how the ultimate triumph of Co-operation—that is to say, the establishment of a Co-operative Commonwealth—can be brought about without parliamentary interference for the suppression of those greater evils of lendlordism and landlordism of which I have been speaking—evils which are the negation of Co-operation. The aim of all true Collectivists is to get rid of these evils, and the effort to abolish them should form a common ground of action for all Progressives, whether Co-operators, Social Democrats, the Independent Labour Party, or the Christian Socialists.

Towards the Christian Socialists Co-operators have every reason to make generous advances, for though the labour brotherhoods founded by the earlier Christian Socialists—Maurice, Kingsley, Vansittart Neale, Hughes, and others—were not based upon the democratic principle adopted by the Rochdale pioneers, and consequently for the most part failed, yet the Co-operative movement owes much to these reformers for the action they took in influencing Parliament to adopt measures which made Co-operation and kindred movements, such as trade unionism, possible. Moreover, the Christian Socialist to-day, as represented by the Christian Social Union, and vast numbers of earnest men and women connected with the various Christian Churches, although not members of the Union, have a much wider economic outlook than their predecessors earlier in the century, and may be said to have mainly the same ends as those of the members of the other Collectivist bodies. They are anti-capitalists, and believe that the only monopolists should be the municipalities and the State. It is only as we move in the direction of the socialisation of land and capital, by placing the raw materials and the instruments of production under the collective control of the community, that we can hope for the abolition, or, at least, modification of the present terrible contrast between poverty and wealth, and so help to realise those ideals of life, and citizenship, and duty which will inspire men to sink their own interests in the interests of the community, which will give the worker joy and not sorrow in his work, and help the world onward in the direction of that—

> One far-off divine event
> To which the whole creation moves.

Some Recent Modifications of our Rating System.

BY W. M. J. WILLIAMS.

Your plan includes the relief of the owners of lands from burdens which they have borne for centuries, which have entered into the selling values of those lands, and have been taken into account in every transaction connected with them, and to divide those burdens, as you say, "according to a ratio," amongst all kinds of incomes, not excepting those which are derived "from personal exertions of whatever kind." . . But I may be allowed to express the earnest hope that, in the measure which may be required to redress the grievances springing from increased local taxation, the opportunity may not be taken of shifting hereditary burdens to new shoulders.—Mr. Goschen, letter to Sir Julian Goldsmid, June, 1872.

THIS subject will be treated here from an historical and statistical, and not from a legal point of view. Such a treatment will, perhaps, be less to be regretted, as it will permit of illustration of positions taken, so that many who would recoil from a purely legal treatment of the subject may be induced to peruse this paper on one of the first issues of the day. That it is an issue of the day may be seen from the Terms of Reference to the Royal Commission on Local Taxation, now sitting, which are as follow:—

> To inquire into the present system under which taxation is raised for local purposes, and report whether and how far all kinds of real and personal property contribute equitably to such taxation; and if not, what alterations in the law are desirable in order to secure that result.

Such a reference, involving some of the most fundamental problems of taxation, should not fail to stir up a large measure of attention to this subject, far-reaching in its effects, and particularly as it relates to the comfort and welfare of all manner of citizens.

It will be observed that the object set before the Royal Commission is to make "all kinds of real and personal property contribute equitably" to local taxation. The chief object of this paper is to show how, for a series of years, efforts have been persistently making, and not unsuccessfully, to realise this object, in part at least, by the indirect method of contribution from the

Imperial funds. In that way our rating system has been very really and effectually modified, though we are in the singular position that our rating laws, as such, have not been much changed directly, and certainly not in form fundamentally during the last fifty years. The Valuation Act of 1836 (6 and 7 Wm. IV., c. 96) may be conveniently looked upon as the modern starting point in legislation on rating. From that time, backward to 1603, when the great Act of 43 Eliz., c. 2, the foundation of our Poor Law, was passed, little had been done to modify our rating. That great Act of Elizabeth's was and remains the basis of our Poor Law, and has become also the basis of all that we know as our Local Taxation. The Act of 1836 directs the authorities with regard to the method of valuation. It does not touch the question of what property is rateable. As has just been said, that is still regulated by the great Act of Elizabeth (43 Eliz., c. 2). The material words of this often referred to, but seldom seen, statute are:—

> Be it enacted, by the authority of this present Parliament, that the churchwardens of every parish, and four, three, or two substantial householders there, as shall be thought meet, having respect to the proportion and greatness of the same parish or parishes, to be nominated yearly in Easter week, or within one month after Easter, under the hand and seal of two or more Justices of the Peace in the same county, whereof one to be of the quorum, dwelling in or near the same parish or division where the same parish doth lie, shall be called Overseers of the Poor of the same parish. And they, or the greater part of them, shall take order from time to time, by and with the consent of two or more such Justices of the Peace as is aforesaid, for setting to work the children of all such whose parents shall not by the said churchwardens and overseers, or the greater part of them, be thought able to keep and maintain their children, and also for setting to work all such persons, married or unmarried, having no means to maintain them, as use no ordinary and daily trade of life to get their living by; and also to raise, weekly or otherwise (by taxation of every inhabitant, parson, vicar, and other, and of every occupier of lands, houses, tithes impropriate, propriations of tithes, coal mines, or saleable underwoods in the said parish, in such competent sum or sums of money as they shall think fit), a convenient stock of flax, hemp, wool, thread, iron, and other necessary ware and stuff to set the poor on work. And also competent sums of money for and towards the necessary relief of the lame, impotent, old, blind, and such other among them being poor and not able to work, and also for the putting out of such children to be apprentices, to be gathered out of the same parish *according to the ability of the same parish*, and to do and to execute all other things as well for the disposing of the same, as otherwise concerning the premises, as to them shall seem convenient.*

Castle remarks:—"The Act of Elizabeth refers to personal as well as real property; but either from the difficulty of assessing personal property, or from the still popular principle of throwing all burdens on land, and therefore upon the landlords, a custom sprang up in many parishes of not assessing this class of property.

* See Castle on Rating, p. 2.

All personal property is now declared by statute to be not rateable. With this exception the Act of Elizabeth remains untouched in principle at the present time."

This pregnant paragraph from Castle should be carefully observed, especially the remark that by statute personal property is now not subject to rating. This was brought about by an Act of 1840, 3 and 4 Vict., c. 89, which was then passed for a year only, but has been renewed ever since yearly in the "Expiring Laws Continuance Act." When this Act is kept in mind, the object of reference to the present Royal Commission on Local Taxation, viz., to make "all kinds of real and personal property contribute equitably" to local taxation, is seen to be a revolutionary one, and to set a number of men "to inquire" whether real and personal property do contribute seems to disclose a large amount of summoned innocence. It is notorious that since 1840 personal property has not been rated, nor has the attentive portion of the public been allowed to forget the fact, as such a chorus of lament and complaint has been heard from those whose real property is rateable.

The remaining legislation which it is necessary to notice for the purpose of this paper is found in two or three later Acts. The Union Assessment Act of 1862 was passed with the object of securing a fair, uniform, and correct valuation of the rateable property throughout the country. Then the Act of 1888, 51 and 52 Vict., c. 41, the Local Government Act, creating County Councils, &c., made great changes, not only in the authorities charged with the duty of local government, but in the incidence of the burden of defraying the expense, which we here desire to set forth and to estimate. We then come to the Agricultural Rates Act of 1896, 59 and 60 Vict., c. 16, which transferred one half of the rates on agricultural land to the Exchequer, as a step in the direction of modern rating legislation which it is desirable to set in due relation to other steps of the same kind. And as an Act of some interest in relation to rating, also, we may add a reference to the Voluntary Schools Act of 1897, 60 and 61 Vict., c. 5, which exempted certain voluntary schools from rates. These Acts since 1840 for the most part did not make any change in the property which should be rateable, and yet we shall find that such changes were wrought as have very consideraly altered the incidence of rating, and gone far to defeat the conclusion which was embodied in the Act of 1840 as to the rateability of property.*

* The Union Chargeability Act of 1865, introduced by the late Mr. Villiers, to prevent proprietors from making "close parishes" by making the Union the area for rating, instead of the parish, should be remembered.

The campaign to modify this system of rating by which real property only is chargeable with rates has now lasted for more than thirty years continuously. In May, 1868, Sir Massey Lopes moved in the House of Commons: "That, inasmuch as the local charges on real property have of late years much increased, and are annually increasing, it is neither just nor politic that all these burdens should be levied exclusively from this description of property." The motion was rejected, but in February, next year, he again moved the House with the same object in view, when Mr. Gladstone said that it was the intention of the Government to deal with local taxation. Accordingly in February, 1870, Mr. Goschen, who was at that time President of the Poor Law Board, moved, after some sharp discussion: "That a Select Committee be appointed to inquire and report whether it be expedient that the charges now locally imposed on the occupiers of rateable property should be divided between the occupiers and the owners, and what changes in the constitution of the local bodies now administering rates should follow such a division." This was carried, and the Committee was further instructed "to inquire further into the proper classification of rates, with a view to determine their proper incidence upon the owners or occupiers of such rateable property." It cannot escape observation how these two motions just quoted look each a different way—the one to ease the owners of land, the other to lighten the burden of the occupier by making the owner co-chargeable with him. Of the Select Committee of 1870 Mr. Goschen was the leading spirit, and he worked *con amore*, producing a Report which is a *locus classicus* on the subject, and remains to-day a mine of information to the student.

The conclusion to which Mr. Goschen was brought, when he presented his famous Report to the Treasury on Local Taxation while the 1870 Committee was sitting, was as follows:—

> The general result of the comparison of the burdens on Real Property of all kinds in England and in other countries has shown that, taking Houses and Lands together, and Imperial and Local Taxation together, the position of Real Property in England is very slightly better than in Belgium, and very slightly worse than in France. The position of Lands in England has been shown to be infinitely more favourable than in either of the two other countries; it follows that the position of Houses in England as regards taxation must be very materially worse. In fact, a comparison with foreign countries leads to the same conclusion as the historical survey which was attempted in the earlier portion of this Report.
>
> The investigation which I have undertaken appears to lead to the following general results:—
>
> 1. The increase in Local Taxation in England and Wales has been very great—less than in other countries, but, nevertheless, so considerable as to justify the especial attention which it has aroused.

2. Speaking broadly, the increase in Direct Local Taxes has been from £8,000,000 to £16,000,000.

3. The greater portion of this increase, at least £6,500,000, has fallen upon urban, not upon rural districts.

4. Of the total increase £2,000,000 are due to the Poor Rate, £5,000,000 to Town Improvement Rates, and £1,000,000 to Police and Miscellaneous purposes.

5. The increase in Rateable Value has during the same period been extraordinarily great, and has followed to a certain extent the course of the increase of Local Taxation, being greater in the urban and manufacturing than in the agricultural districts. Nevertheless, the increase of rates has approached more nearly to the increase in the Rateable Value in the four counties of Middlesex, Surrey, Lancashire, and the West Riding, taken together, than in the remaining counties of England.

6. The statistics of separate counties, the division of country between Urban and Rural Unions, the analysis of the various kinds of rates, the comparison of the imposts on Houses in England with corresponding burdens in other countries, the mode of valuation in England as compared with that followed elsewhere—all point to the conclusion that House Property in England is very heavily taxed.

7. An historical retrospect seems to prove that as regards the burdens on Lands, they are not heavier than they have been at various periods of this century, nor as heavy as they are in most foreign countries, the increase in the special rates falling on Lands, such as County and Highway Rates, having been insignificant as compared with the increase in Urban Rates. As regards the Poor Rate, the burden on Lands in the country generally, whatever may be the case in special districts, has increased very slightly in amount, and not at all as regards the rate in the £.

8. The Poor Rate as regards towns has undoubtedly increased, and caused new burdens in many places. In those rural districts where the Poor Rate is now high, it has, with few exceptions, always been high, and constitutes an hereditary burden which has at all times been heavy, but which has gradually been lightened by the transfer of a portion of it to other kinds of property.

Mr. Goschen proceeds to add that the burden of Local Taxation must be viewed in connection with results obtained by the expenditure incurred, and distinguishes between that in the Poor Rate, Police, and miscellaneous objects, such as Registration, Vaccination, and Burial Boards on one hand and the much larger sums spent for a large variety of purposes in Urban Rates on the other, remarking that much, especially that of the latter category, should be regarded not as a burden but as an investment, and closes his Report by insisting that full weight should be given to the distinctions here made.

Following this paper will be found some tables to illustrate the chief positions and conclusions of this great Report, which remains a great standard. It was assailed, and fiercely, but the main conclusions quoted above may be taken as established. Here it may suffice to draw attention to one great distinction and conclusion of the series, viz., that the burdens of the rates in 1870 had increased in urban and not in rural districts, in towns and not in the country, where men and women were congregated and not in the

agricultural parts. I have said that these conclusions were assailed, and we shall see how, in fact, the trend of legislation has been the direct opposite of that Mr. Goschen suggested and even proposed shortly afterwards. So early as 1872 the House of Commons passed the following motion at the instance of Sir Massey Lopes:—

> That it is expedient to remedy the injustice of imposing taxation for national objects on one description of property only, and, therefore, that no legislation with reference to Local Taxation will be satisfactory which does not provide, either in whole or in part, for the relief of occupiers and owners in counties and boroughs from charges imposed on ratepayers for the administration of justice, police, and lunatics, the expenditure for such purposes being almost entirely independent of local control.

The historian who shall give future readers an estimate of the 1872 House of Commons will have much to tell of the nothingness of names and parties, when a "trousers-pocket question," such as that of the rates in relation to the Exchequer, comes to be settled. The House proceeded merrily to legislate according to the resolution just quoted, which was in flat contradiction to the trend of that Report of Mr. Goschen's—a report founded on close study of the question under the most favourable conditions.

It is but fair to say that some payments were made from the Exchequer to local taxation previous to this time, as may be seen from tables at the end of this paper. Under the head of *Grants in aid of Local Rates* we find sums paid for teachers in Poor Law Schools, for Poor Law Medical Officers, for pay and clothing of Police in Counties and Boroughs, for Metropolitan Police, for Criminal Prosecutions, County and Borough Prisons, Metropolitan Fire Brigade, and for Industrial Schools. Also under another head—*Local Charges transferred to Annual Votes of Parliament*—are paid salaries and expenses of District Auditors, Clerks of Assize, compensation to Clerks of the Peace, to the Central Criminal Court and Middlesex Sessions, Public Vaccinators, to Elementary Education (in "Voluntary" Schools), to Reformatory and Industrial Schools, and to rates on Government Property. In 1872 these payments reached a total of £2,014,064. Excluding the grant for Elementary Education for that year, £4,078 to Board and £808,390 to "Voluntary" Schools = £812,468, these grants were a net sum of £1,201,596 in 1872. To these grants were now added sums for Medical Officers of Health and Inspectors of Nuisances in 1874, to Pauper Lunatics in 1875, for Registration of Births and Deaths in 1876, and an additional large sum for County and Borough Prisons when prisons were transferred to the Imperial authorities in 1879 under the Act of 1877, and for Disturnpiked and Main Roads in 1883. In the year 1888 these grants reached a gross sum of £6,870,206, or deducting

the grants to Education (both Board and "Voluntary" Schools), a net sum of £3,680,782. The Local Government Act of 1888, known as the County Council Bill, revolutionised the method of granting aid, but added largely to the amount. That great measure swept away a number of grants to specific objects enumerated above, and substituted certain proportions of the Probate Duty (now 1½ per cent of the Estate Duty on personalty), together with the revenue from a large number of Local Licences. The change resulted as early as 1890 in a great increase of the Exchequer grants to Local Taxation. The total as given in the table amounts to £9,091,804, from which, deducting £3,386,657 for Education, we get a net of £5,705,147, showing an increase of about £2,000,000. The following year large additions were again made under the Local Taxation Act, 1890, popularly known as the "Whiskey Money," and we find that in 1892, the year before the great Report on Local Taxation was issued by Mr. Fowler, to which we shall refer immediately, was issued. The total of these grants was now £11,846,482, of which the Education grants were £4,428,735, leaving a net grant to Local Taxation purposes of about £7,417,747. It *should be added that, throughout, these figures refer to England and Wales only*, and that additional grants were made to Scotland and Ireland also.

At this point we are assisted by the elaborate Report issued by Sir H. H. Fowler, in 1893, on "Local Taxation in England and Wales." We have seen how Mr. Goschen regarded the question in 1870, and, also, how legislation took a course opposed to the views he then expressed. Were there now, twenty-three years after, reasons for the course taken?

* AMOUNT OF LOCAL TAXATION BORNE BY LANDS, HOUSES, AND OTHER PROPERTY IN 1817, 1868, AND 1891.

Year.	Rates borne by Land.		Rates borne by Houses and other Property.	
	Amount.	Per cent.	Amount.	Per cent.
1817	£6,730,000	66·6	£3,370,000	33·33
1868	5,500,000	33·33	11,000,000	66·66
1891	4,260,000	15·31	23,560,000	84·69

* Fowler's Report, 1893, p. 48.

"Other Property" here includes railways, which have undertaken much of the rating burden of every district which they cross. This little table, the quintessence of the Local Taxation question, is a very remarkable one, and whether we look at the absolute amounts or the percentages submitted by it we get a view which casts a lurid light upon the course of our legislation on the subject.

Sir H. H. Fowler's Report sets forth the conclusions to be drawn from a consideration of the events of the interval from 1868 to 1891. We cull the chief of them, both as a commentary on the preceding table and, also, as an official reply from the Local Government Board to the question we have put. Speaking of the distribution of the transferred revenue under the Act of 1888, he says, *inter alia*:—

> I have already drawn attention to the fact that the relief afforded to Local Taxation by the Union Officers' grant was given to a rate which for generations had constituted an hereditary burden on the land, the rate in the £ of which was steadily falling, and which apparently stood in less urgent need of extraneous assistance than any of the new rates. I may add that this rate had already been relieved by no less than four Treasury subventions, without including the grant for awards to Public Vaccinators, viz., the grants (1) for Teachers in Poor Law Schools; (2) Poor Law Medical Officers; (3) Pauper Lunatics; and (4) Registrars of Births and Deaths. It should be borne in mind that the new grant was in no sense an efficiency grant, its amount being determined solely by the amount of the salaries, remuneration, and superannuation allowances of Union officers paid by each Board of Guardians during a year antecedent to the passing of the Act under which it was made payable. Its effect has simply been to transfer a part of the hereditary burden on real property to the Imperial Revenue.*

That paragraph applies specially to one aspect of the question, but accurately conveys the drift of the whole Report. From the "conclusions" formally recorded we may now add the following pregnant facts and opinions:—

Comparing 1868 with 1891.

The rate in the £ for England and Wales *rose*..... from 3s. 4d. to 3s. 8d.
The average rate of all rates for London..... „ 4s. 4½d. to 5s.
Do. for Extra-Metropolitan Urban Districts, County Boroughs (in 1891), 4s. 6½d.
„ „ „ Non-County Boroughs „ 4s. 4½d.
„ „ „ Other Urban Boroughs „ 3s. 11d.
In *Rural* Districts the rate *fell* .....from 2s. 7½d. to 2s. 3d.

The fall in the rate in the £ of Rural Rates was mainly due to the fall in the Poor Rate levied to meet the expenses of Poor Law Authorities. It was also attributable to the disappearance of the Church Rate and to the fall in many counties in the Highway Rate and the County Rate. As against these falls

* Fowler's Report, p. 47.

the new Rural Sanitary Rates and Rural School Board Rates had come into existence since 1868. But the decrease in the rate in the £ of the old Rural Rates, *e.g.*, the Poor Rate, Highway Rate, and the County Rate, were considerably greater than the average rate in the £ of the new Rural Rates.

The urban ratepayers participated in the benefits arising from the fall in the rate in the £ of the Poor Rate and the disappearance of the Church Rate, and in some counties from the fall in the County Rate; but these benefits were more than counterbalanced by the rise in the rates in the £ of the modern Urban Rates, especially the Urban Sanitary Rates and the Urban School Board Rate.

The modern Sanitary Rates press with severity on the ratepayers in towns where the aggregation of large populations in comparatively small areas necessitates the provision of costly schemes of sewage, scavenging, water supply, and other works of primary sanitary importance which cannot be neglected without serious danger to the public health.

At no time during the present century for which statistics are available has the average rate in the £ of the Rural Rates been so low or that of the London Rates so high as during the years 1890 and 1891.*

After some figures on Local Debt, the Report adds this other significant conclusion:—

The burdens of Local Taxation on Lands were found in 1868 to be not heavier than they had been at various periods of the century, nor so heavy as in most foreign countries. The House Property, on which rates have since risen, was, in Mr. Goschen's opinion, very heavily taxed in 1868. And in connection with the burdens on these two classes of property he expresses the opinion "that in proportion as a larger share of taxation is levied in respect of Houses than of Land, so does the amount paid by the occupier, and not the owner, increase." Assuming this proposition to be correct, the position of landowners, so far as Local Taxation is concerned, had improved in 1891, while the burdens on occupation of Houses had greatly increased.*

That being the case, it is well to remember at this point that the effect of the provisions of the County Council Act of 1888 was to add about £3,568,695 per annum to the grants from the Exchequer to Local Taxation. The Fowler Report concludes that this was distributed so that in London it was equal to 4d., in County Boroughs to 6d., and in Administrative Counties about 5·8d. in the £ on the Poor Rate valuation.

Further, "The entire Treasury subventions (including not merely payments to the several local authorities but also other charges of a local nature borne by annual Votes of Parliament) rose from £1,420,000 in 1868 to £11,846,482 in 1892. Spread evenly over the Poor Rate Valuations of the two years, 1891–2, the former sum was equivalent to 3½d., and the latter to 1s. 6¼d. in the £." This calculation, let it be observed, includes the Education grants for England and Wales, which, when deducted, leave the poundage

* Fowler's Report, pp. 50 and 51.

of increase in the grants for 1891–2 as compared with 1868 at about 11½d. in the £. In other words, the legislation of the twenty-three years from 1868 to 1892 has resulted in an increase of the grants from the Treasury to Local Taxation equal to 1s. in the £ all round on England and Wales, but so distributed that the rate in the £ has *fallen in rural districts*, while it has *risen substantially in towns and urban districts*, among which, of course, London is included.

We have yet to review the course of legislation down to the present day, and shall find a significant development of the movement which this paper attempts to trace in outline. After the legislation of 1888, the financial results of which have just been reviewed, there was a halt in the development of the movement. The organisation of the County Councils throughout the country was a matter requiring all the energy and attention of the very men who had for long years promoted this movement. Besides, the large grants which they had secured under the Local Government Act of 1888 were almost sufficient to satiate a strong appetite, and, at any rate, to superintend the administration of such grants was a matter requiring close attention. The next great reform of Local Government, the Parish Councils Act of 1893–4, did not touch the basis of rating, directly or indirectly. It gave power to rate and to adopt Acts granting powers to rate, but it made no change which affected the property liable to rating. Sir H. H. Fowler, who was ministerially responsible for this measure, as we have seen, had reported very strongly against a continuance of the grant system, and in condemnation of the course which had been adopted. It is true that, contrary to expectation, the issue of such a Report does not warrant the conduct of its author in after years, as we see in the case of Mr. Goschen, who was Chancellor of the Exchequer in 1888, when Mr. Ritchie was passing grants which were in flagrant contradiction to the principles laid down by Mr. Goschen in his Report of 1870. Those principles may be summed up, in brief, in two observations: (1) the rates on landed property included as chief part of their burden hereditary burdens which had been discounted over and over again in land sales, and were really in the nature not of a tax but of a reserved rent;* and (2) that the towns and urban districts were much more heavily burdened with rates than the rural districts. In the important changes of 1894 (Finance Act, 1894) brought about by the remodelling of the Death Duties and the Income Tax regard was had to experience gained in the administration both of the Imperial and local finances, and the Rateable Value, so to call it, for Property

* Goschen, "Local Taxation," p. 148.

Tax, was fixed at a deduction of one-eighth for land and one-sixth for houses from the gross annual value. This cannot but affect the valuation for Poor Rate, and so it deserves to be noticed among the modifications of recent years made in Local Taxation. It is believed that in future the approximation between the bases for the taxation of property, both for Imperial and local purposes, will be more and more, until it becomes identical, as is the case in the Metropolis. It should be recorded also that in 1894 the Finance Act provided for a percentage (1½ per cent) of the Estate Duty levied on personalty as a substitute for the portion of the old Probate Duty which had been assigned to Local Taxation in 1888. As was surmised at the time, this has proved to be an addition to the sum of the grants from the Exchequer.

The next step requiring careful record is that which was taken in 1896 by the passing of the Agricultural Rates Act. It is necessary to observe that a new departure is found in this measure. In form, all the grants to Local Taxation heretofore were made in relief of *all* local taxes, both in town and country. The Agricultural Rates Act regards the rates on "agricultural land" only. It is true some bits of soil in London and accommodation land around all prosperous centres were included in this term, and have secured "relief," though let at high figures. But the principle of the measure was to relieve a special interest—one section of the community. This was a new departure, and from the point of public policy a very remarkable and important one. That importance, it is probable, has not even yet been adequately appreciated, however much the speaking and writing upon it. Coupled with the relief afforded also by a number of changes in the collection of the old Land Tax, which is now not above 1s. on the Poor Rate valuation, and need not be paid by a person exempted from Income Tax, these changes have made a further modification in local burdens of no mean extent. The case of the Land Tax is not in form a relief from rates, but unless it is obscured in the recital in this paper the facts will be seen as another concession made to those who chafe under the Act of 1840, excluding personalty from liability to rates. The Agricultural Rates Act, on the other hand, is a very direct and drastic modification in the practice of rating.* We now get a state of things in which land, "agricultural land," in every district pays only one-half the rates levied on other rateable property, the deficit in the local finances

* Landed property for more than twenty years has only paid one-fourth or one-third, as the case may be, of the Sanitary Rates, but the Agricultural Rates Act took a half of the rest of the rates, "hereditary burdens' and all, and placed them upon the Treasury, *i.e.*, on the taxes.

being made up by a fixed contribution from the Imperial Treasury. In this way about £1,676,000 was granted to Local Taxation in Great Britain, and it has now been followed up, by the Act of 1898, by a corresponding grant to Ireland of about £750,000. From the point of view of the Local Government Board, which deems all the Education grants as aids to Local Taxation, or granted for local purposes, the "Voluntary" Schools Act of 1897 should be added to the list of these Acts now considered. It transferred £620,000 more from the Imperial Treasury, and may prove a precedent of bad omen to the taxpayer.

The task of tracing in outline these grants, which are tantamount in effect to a change in the law of rating as regards the property liable to rates, is now completed. Historically, we find that since 1868 a steady movement in the direction of securing Imperial subventions to Local Taxation has been most perseveringly and ably carried forward at every opportunity with a success which we shall make to appear immediately. We have so far excluded the grants to Education from the calculations of the amounts transferred to Local Taxation in various ways from the Treasury. In order to afford a complete view, or nearly so, of the present dimensions of this system of subventions, it will be necessary to include the sums granted to the United Kingdom, and not to England and Wales only. In 1868 about £1,500,000 covered all thus granted. When we come to 1889, the year when the Local Government Act came into effect, the payments into Local Taxation Accounts, which were then opened for the first time at the Treasury (there were other grants from the Consolidated Fund), amounted to £1,400,000. In 1890 these Local Taxation grants suddenly became £5,185,520; in 1891, £6,974,412; in 1892, £7,581,832; in 1893, £7,214,203; in 1894, £7,163,952; in 1895, £7,013,542; in 1896, £7,366,117; in 1897, £8,248,662; and in the year ending March, 1898, £9,402,310. These were the actual payments made by the Treasury, but the Local Taxation Fund for 1898, for instance, amounted to £9,426,168. The Civil Service Estimates show that on the basis before the Act of 1888 was passed £4,094,906 more were paid from Imperial funds for various services of a local character such as have been enumerated already, thus making the *total contribution for 1897–8 from Imperial to local funds*, £13,521,074. For England and Wales there were paid from this sum £9,748,195; for Scotland, £1,228,244; and for Ireland, £2,520,777. These figures do not include the contribution to Local Taxation in Ireland provided by the Act of 1898; that included, we see that the Treasury grants to Local Taxation in the United Kingdom are about £14,250,000. As the valuation of England and Wales for Poor Rate purposes is about £163,500,000,

the grant of £9,750,000 is equal to above 1s. 2d. in the £. The average rate in the £ raised in England and Wales is about 4s. 6d., and, as the subvention is about 1s. 2½d., no less than between 21 and 22 per cent of the local expenses are paid out of the Treasury—paid out of the taxes. Nor does this bring out into due prominence the effect of these grants, for we must not forget that the Agricultural Rates Act applies large sums to land only, while on any thorough view of the incidence of Local Taxation the benefit of this system, born of selfishness and leading to confusion, must accrue ultimately to the owners of the soil. That benefit—ultimate benefit—may be set forth by capitalising the £14,250,000 of annual grants at 2¾ per cent, the price of Consols, and we then find that *the grant is equal to an addition to the value of property in the United Kingdom of £520,125,000,* which will, by and by, all fall to the share of the soil owners.

The figures expressing this huge gift to property owners frequently fail to impress those for whose benefit they are set forth. How do they concern the shopkeeper and the working man, the commercial classes, and those whose lot it is to earn their bread by spinning or sowing? In return, let it be asked where does this £14,250,000 a year come from but from the pockets of the taxpayers? Now, the taxpayers are a much more comprehensive, much wider part of the community than the ratepayers, and wider still than the property owners who eventually benefit by these grants. Of the fabulous sum now raised by taxation for Imperial purposes about 54 to 56 per cent is yet raised by indirect methods, by taxes on articles of consumption. It follows that a very large portion of the grants must be a burden upon commerce and labour. It would be just the same were a rate collector allowed to demand sums for this purpose from every tradesman and workman. When we think of this, and the destination of the money, there is great force in these remarks following, made by Mr. T. Shaw, M.P., in the debates on the Agricultural Rates Act, 1896:—

> Hitherto the independence of the poor had been proof against the temptation of asking for relief, and they relied upon their industry, patience, and long-suffering instead of coming to that House for relief. Hard indeed had been their lot—the present a struggle, their future clouded with peril. With bitterness and sorrow this large class of the community went for relief upon the rates, while the landlords, who after all were not so hard pressed as the poor, went with fervour and alacrity upon the Treasury.*

In the same discussion Mr. Shaw added the following remarks, which are most suggestive:—

> When taxes went into the Treasury, and came back in the shape of rates, did the people who sent them in get back an equivalent? It has been proved by Dr. Hunter that the taxation represented the large mass of the community,

* "Hansard" XL., p. 108.

and that the working classes and lower middle classes lost by transfer of the taxes to the relief of the rates. In England 66 per cent was lost to the humble ratepayer on a rent under £20. For every pound that that man, as a ratepayer, put into the Treasury he received back only 6s. 8d. When the English working man paid a shilling in taxation he only got back 4d. for himself, while the other classes get out of his shilling no less than 8d.*

That is a very striking way of putting the case. It is greatly enhanced when the ultimate incidence of these imposts and grants is considered, for then the benefits to the working man, of which Mr. Shaw speaks, are seen to be but temporary, and that ultimately they pass on, inevitably, to the owner of the soil.

At the outset it was remarked that this subject was one of the great issues of the day. That remark may now be repeated with all possible emphasis. The fact that the Royal Commission is sitting, and that so many of the most reactionary among the "county party" have hastened to place their views—their demands for further relief at the expense of the community—before the Commission, should be more widely known than it is. We have seen what the undisguised object of that Commission is, viz., to provide an excuse which shall justify the abolition of the present law by which real property alone is rateable. It has been my object in this paper, without attempting a discussion of the great intricacies of Local Taxation, to impress upon the reader the necessity of regarding such a measure as the Agricultural Rates Act of 1896, not as an isolated measure, called for by "agricultural depression," or anything arising from the circumstances of the moment, but as the last long link in a chain of measures which the "county party" have known how to secure during the past thirty years, all of which have had but one object, viz., to circumvent the Act of 1840, by which personal property is not subject to rates. Every step thus taken, every grant secured, has been a modification, in effect, of our law of rating. The position to-day is this, that having wound up the machine so that £14,250,000 is marked as the total annual contribution from the Treasury to Local Taxation the engineers of this enterprise think the circumstances propitious for a more bold and unequivocal measure—a reversal of the law of 1840, or some step by which personal property may be made rateable. One object, and one alone, any measure of this character will have, viz., to shift a portion of the monetary responsibilities of the property, and particularly the landowners, on to the general community. It may be asserted without fear that nothing has so far been brought forward which shows such a transfer to be conceived in the interests of justice.

* "Hansard," p. 109.

A.—Parliamentary Grants in Aid of Local Rates.

Year (to March 31st).	1868.	1872.	1876.	1880.	1884.	1888.	1892.
	£	£	£	£	£	£	£
Teachers in Poor Law Schools	34,500	36,778	34,405	36,341	38,630	36,825	..
Poor Law Medical Officers	104,500	119,321	129,341	136,922	144,424	149,506	..
Police: Counties and Boroughs	225,000	278,652	675,721	759,408	814,343	864,083	..
Metropolitan Police	164,848	219,361	398,704	452,781	515,233	575,141	4,300
County and Borough Prisons (including removal of Convicts)	109,000	118,356	100,227	243	..	..	..
Criminal Prosecutions	150,000	130,803	139,272	149,143	149,892	133,732	..
Metropolitan Fire Brigade	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Repairs of Berwick Bridge	90	90	90	90	90	90	90
Industrial Schools (Local Authorities)	3,574	8,151	10,138	15,868	24,401	32,212	38,800
Elementary Education (School Boards), Annual Grants for Day, &c.	..	4,078	216,482	605,980	956,381	1,255,938	1,508,427
Fee Grant	..	..	..	..	..	..	329,285
School Boards in Poor Districts	..	..	385	1,174	2,367	7,167	8,395
Medical Officers of Health and Inspectors of Nuisances	..	..	57,536	64,067	72,272	73,910	..
Pauper Lunatics	..	..	337,126	394,484	447,499	485,169	..
Registration of Births and Deaths	..	..	6,382	9,595	9,627	9,500	..
Disturnpiked and Main Roads	..	..	..	..	195,649	498,797	..
Grants (Local Government Act, 1888), Probate Duty, and Local Taxation Licences	..	..	..	..	..	..	5,313,278
Grants (Customs and Excise Act, 1890), Local Taxation Duties	..	..	..	..	..	..	1,115,801
Total	801,512	925,590	2,115,809	2,636,096	3,380,808	4,891,548	8,328,376

Abridged from Fowler's Report.

B.—Local Charges Borne by Votes of Parliament.

Year (to March 31st).	1868.	1872.	1876.	1880.	1884.	1888.	1892.
	£	£	£	£	£	£	£
District Auditors, Salaries and Expenses	17,900	17,780	19,711	11,536	15,156	15,246	14,069
Clerks of Assize, Salaries, &c.....	18,500	21,307	19,772	21,194	20,744	19,602	17,975
Compensation to Clerks of the Peace, &c.....	6,400	6,108	4,547	2,848	1,938	1,806	198
Central Criminal Board.....	..	3,939	4,194	4,485	5,213	5,181	..
Middlesex Sessions (London County Sessions).	..	793	756	809	866	819	1,454
Public Vaccinators	6,000	7,460	16,076	15,379	16,300	16,468	..
Elementary Education, "Voluntary" Schools: Annual Grant	443,345	808,390	1,120,394	1,543,628	1,777,587	1,927,285	2,089,473
Fee Grant.....	..	..	..	..	..	..	493,155
Reformatory Schools	99,426	188,811	71,192	74,841	70,999	66,920	62,365
Industrial Schools (other than those of Local Authorities)			85,732	95,866	100,975	103,667	109,026
Rates on Government Property	27,000	33,886	183,938	160,015	171,317	182,459	192,244
County and Borough Prisons, figures furnished by Home Office.....	..	..	..	504,050	442,810	398,683	398,047
Pleuro-pneumonia	..	..	..	..	..	..	140,000
Total	618,571	1,088,474	1,526,312	2,434,651	2,623,905	2,738,136	3,518,106

Abridged from Fowler's Report.

C.—Statement Comparing the Increase in England and Wales of the Annual Value of Real Property according to the Income Tax Assessment, Schedule A, with the Increase of the Rateable Value thereof; and Showing the Proportion at Various Dates of the Annual Rateable Value Assessed under Schedule A.

Year.	Annual Value of Property in Schedule A.			Rateable Annual Value of Real Property.			Proportion of Rateable to Annual Value in Schedule A.
	Amount.	Increase since 1815.	Increase since 1841.	Amount.	Increase since 1815.	Increase since 1841.	
	£			£			
1815	53,495,000	..	..	51,898,000	..	..	..
1841	85,802,000	60·39	..	62,540,000	20·48	..	72·89
1847	89,759,000	67·79	4·61	67,320,000	29·68	7·64	75·00
1850	94,217,000	76·12	9·81	67,700,000	30·45	8·25	71·86
1856	102,221,000	91·08	19·14	71,840,000	38·42	14·81	70·28
1866	135,144,000	152·63	57·51	93,638,000	80·43	49·72	69·28
1868	143,872,000	168·94	67·68	100,668,000	93·97	60·88	69·94

From Goschen's Report.

D.—Total Amount of Rates Raised in England and Wales for each Year, 1872—1890–91.

Year.	Amount of Rates Raised.	Poor Rate Valuation.	Rate in £.
	£	£	s. d.
1871–2	17,646,720	109,447,111	3 2·7
1872–3	18,096,690	112,392,362	3 2·6
1873–4	18,906,137	112,392,362	3 4·4
1874–5	19,335,702	115,646,631	3 4·1
1875–6	19,484,791	119,079,589	3 3·3
1876–7	20,147,849	124,587,474	3 2·8
1877–8	21,109,170	127,948,380	3 3·6
1878–9	21,789,423	131,021,019	3 3·9
1879–80	22,160,099	133,769,875	3 3·8
1880–1	22,907,790	135,645,473	3 4·5
1881–2	23,904,860	139,636,307	3 5·1
1882–3	24,477,086	141,407,686	3 5·5
1883–4	24,934,147	143,222,438	3 5·8
1884–5	25,666,552	145,527,944	3 6·3
1885–6	26,142,891	147,350,562	3 6·6
1886–7	26,637,017	148,907,797	3 6·9
1887–8	27,194,836	149,334,624	3 7·7
1888–9	27,420,223	149,696,812	3 8·0
1889–90	27,713,409	150,485,974	3 8·2
1890–1	27,818,642	152,116,008	3 7·9

E.—Rate in the £ on Rateable Value of the Net Expenses borne by the Poor Rate.

	1868.	1880.	1890.	1891.
	s. d.	s. d.	s. d.	s. d.
Metropolitan	1 6·86	1 5·16	1 4·02	1 1·98
Extra-Metropolitan	1 6·35	1 1·81	0 11·14	0 10·17

This table includes (1) expenses immediately connected with the relief of the poor; (2) partly connected, and partly unconnected with such relief; and (3) wholly unconnected with reliefs; but all paid out of the Poor Rate. The Poor Rates raised in 1897 were equal to 2s. 8d. in the £ for England and Wales, of which 1s. 1·7d. were raised for the expenses of the Poor Law authorities. The rate, therefore, shows an increase of about 1½d. in the £ since 1891, when Mr. Fowler published the above table, which is here condensed. The part to observe is that even yet the cost of Relief to the Poor is much lower than thirty years ago.

F.—Aggregate Receipts of Local Authorities (E. and W.).

	1891–2.	1892–3.	1893–4.	1894–5.	1895–6.
	£	£	£	£	£
Public Rates	28,507,119	30,201,903	32,223,972	33,855,283	35,898,042
Treasury Subventions	1,672,112	2,483,062	2,832,119	2,986,804	3,198,524
From Local Government Board out of Local Taxation Account	6,330,484	6,439,508	5,982,022	6,006,876	6,041,535
Tolls, Dues, and Duties	3,430,602	3,338,355	3,507,937	3,577,210	3,603,720
Receipts from Property	1,469,879	1,616,263	1,722,962	1,769,951	1,670,422
Sales of Property	343,317	264,981	381,474	265,128	411,416
Fees, Fines, Penalties, and Licences	1,232,646	658,268	654,906	669,294	687,283
Revenue from Waterworks	2,683,496	2,723,303	2,825,652	2,875,984	3,039,413
„ „ Gasworks	4,297,000	4,333,589	4,510,784	4,750,738	4,718,528
„ „ Markets, Cemeteries, Burial Grounds, Sewage Farms, Baths, Wash-houses, &c.	1,069,585	1,096,032	1,227,725	1,193,514	1,261,642
Repayments for Private Improvement Works	880,566	926,517	1,020,577	1,011,528	1,008,548
Total £	53,225,292	55,431,924	58,258,014	60,456,356	63,243,624

G.—Payments to Local Taxation Accounts, Year ended March 31st, 1898.

	Local Taxation Accounts.			Total Payments.
	England.	Scotland.	Ireland.	
1. Total Taxation Duties—	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Customs—Beer Duty	434 18 9	62 3 4	47 4 4	544 8 5
„ Spirit Duty	165,404 13 5	22,744 18 10	18,608 4 6	206,757 16 9
Excise—Beer Duty	343,411 6 7	46,119 1 2	40,733 15 6	430,264 3 3
„ Spirit Duty	672,457 12 5	89,337 18 5	75,276 9 8	837,072 0 6
2. Licences—(including Penalties)	3,342,534 18 9	357,255 5 7	....	3,699,790 4 4
3. Share of Estate Duty—				
(*a*) Under Finance Act, 1894 (for Rates generally)	2,053,116 5 10	281,428 9 9	226,234 6 2	2,560,779 1 9
(*b*) Under Agricultural Rates Acts and Consequential Acts	1,333,682 1 0	183,381 5 7	150,039 4 8	1,667,102 11 3
Totals	7,911,041 16 9	980,329 4 8	510,939 4 10	9,402,310 6 3

In addition to the £9,402,310 here shown to have been actually paid out of the Local Taxation Account by the Treasury, it should be recollected that £4,094,906 were also paid to the local authorities, or for charges of a local character (see page 264). This last sum is estimated to reach £4,204,208 for the current year 1898–9.

The Private Traders' Anti-Co-operative Movement.

BY JAMES DEANS.

IT is essential at the outset of the consideration of this subject that the reader should be possessed of an accurate and clear conception of the nature and scope of the remarkable crusade that for the last three years has been waged by an organised section of Private Traders against Co-operative enterprise established and conducted by working men and embodied in the various productive works and distributive stores now so thickly planted in almost every locality in the United Kingdom.

However, it is unnecessary for that purpose to travel any further back than the year 1888. It was in the course of that year that a Scottish Traders' Defence Association was formed, composed principally of a small and unimportant section of the Private Traders of the city of Glasgow, with a few adherents in several of the western towns and villages.

The executive body of that Association at once initiated a propagandist campaign in Aberdeen, Kilmarnock, Perth, and Paisley, and as the result of the agitation branches of it were formed in each of these towns and cities. Co-operation and Co-operators were fiercely attacked by them in the correspondence columns of the local press. The Co-operators briskly responded, and for months an animated and keen controversy was maintained. Circulars and leaflets were also addressed to, and deputations waited upon, employers of labour, including railway companies, submitting reasons why they should not continue to employ Co-operators as workmen. Charges were also levelled against managers and foremen in public works of exercising undue pressure upon the workers under their control to compel them to become members of Co-operative Societies. In each of the communities above named a lively interest was evinced in the controversy while it lasted, and much bitterness was created between the two contending parties.

About the close of the year, when the agitation had reached its most exciting period, the Scottish Section of the Co-operative Union forwarded to the Traders' Defence Association a challenge to publicly debate the question of the comparative merits of Co-operation *versus* Private Trading. After not a little consideration and delay the challenge was accepted, and the writer was chosen to champion the cause of Co-operation, and Mr. Robert Walker, Organising Agent to the Traders' Defence Association, to champion that of Private Trading.

The debate came off in the Waterloo Rooms, Glasgow, on February 5th, 1889, under the able presidency of Mr. John Turnbull, President of the Glasgow Parliamentary Debating Society, and in the presence of a large audience, composed, by arrangement, of an equal number of Co-operators and Private Traders. The proceedings, though at times of a rather lively description, were on the whole of a very orderly character. In accordance with a previous agreement no vote was taken, but the result of the debate was practically to put an end to the agitation against Co-operation, which had continued with varying interest for fully twelve months.

The Traders' Defence Association, nevertheless, still continued to exist in a most obscure, isolated, and neglected manner, completely ignored alike by both friend and foe, the opinion being often expressed that it had gone over to the majority unwept, unhonoured, and unsung, the only manifestation of its existence being an occasional letter from its Organising Agent appearing in the columns of the daily press, or an occasional attempt to boycott, or deprive of his employment, a railway servant who happened to be an official of some description in a small country Co-operative Society.

It has, during the progress of the conflict, been made abundantly clear that either at the close of the year 1895, or it may have been very early in the year 1896, a considerable portion of wholesale merchants, with a limited number of small manufacturers, situated principally in and around Glasgow, who were either engaged in producing or wholesaling such commodities as were retailed by grocers, had taken serious alarm at the enormous advance which Co-operation was making in Edinburgh and Glasgow—in fact, in all the industrial centres—also at the firm hold it was gradually securing, and was likely to maintain, in the smaller towns and villages of the country. The great success and developments attending the productive factories situated at Shieldhall, Paisley, and Selkirk, also the Flour Mill at Edinburgh; the colossal magnitude and prosperity of the Glasgow United

Baking Society; the palatial business premises that had been or were in course of erection by the Wholesale Society, and also by nearly all the productive and retail societies over the country; the extraordinary and continually increasing extent of the wealth of the movement; the rapidity and intelligence with which working men were, everywhere, grasping the principles and benefits of Co-operation; the high quality of the administrative capacity that the management of its business affairs was developing amongst its members, with the growing tendency for leading Co-operators to be returned as members of local public bodies, and the excellent manner in which they were acquitting themselves there, seem to have filled their minds with an overwhelming fear for the future prosperity and safety of their particular callings. With the object in view, therefore, of seriously crippling the action, stemming the progress, or, if at all within the scope of possibility, entirely crushing Co-operative enterprise as promoted by working men, they cast themselves unreservedly into the arms of the Traders' Defence Association.

It was in the early spring of the year 1896, just about the time when Nature was waking up from its weary winter's slumber, and the trees were bursting into life and leaf, and the country was robing itself in the garment of a universal garden, and many of the active workers in the propagandist field of the Co-operative movement were heartily congratulating themselves that at length they had reached the close of what had been a hard and worrying but in every respect a most successful winter's propagandist work, that there appeared in the columns of the Glasgow daily press occasional paragraphs indicating—in fact, intimating—that an organised and most persistent attack was about to be made on Co-operation in Scotland. These paragraphs were almost immediately followed by the appearance in the correspondence columns of the Glasgow daily press of an extraordinary number of letters, the vast majority of which were anonymous, making unscrupulous and absolutely unsupported attacks on the motives of the leaders and the methods of operation and the financial stability of Co-operation. The correspondence developed with such a marvellous rapidity that in a very short period of time it was found sufficient in extent to fill column upon column of both the morning and evening newspapers.

The area of the controversy quickly spread until it covered the whole of the West and much of the East and South-East and the North of Scotland, and it is not exaggerating matters in the slightest degree to say that a perfect torrent of attack was being constantly directed upon Co-operation and its supporters.

The public platform was also extensively called into requisition, and numerous were the meetings, both of a private and a public description, that were held, at first in the city and suburbs of Glasgow, but ultimately spread over the entire length and breadth of the country. These meetings were addressed almost exclusively by the officials of the Traders' Defence Association, and the speeches in the main consisted of declamation and denunciation of Co-operators in no measured language.

In the voluminous correspondence and platform orations referred to the employers of labour were strongly urged to refrain from employing any person who was either directly or indirectly connected with Co-operation, and thus compel Co-operative Societies to employ their own members. The system of the boycotting of Co-operators which came to assume such a prominent feature of the movement had been only to a very partial extent as yet resorted to, and was confined to tradesmen carrying on a very small business.

It was while the controversy was proceeding with much fury and was attracting a large amount of attention from all sections of the community that the following manifesto appeared in the public press, and was issued to the Private Traders in all parts of the country. The manifesto was prepared and issued by a Mr. Gilchrist, who was in business in a small way in the boot and shoe trade:—

MANIFESTO.

1st.—It is resolved that on and after a given date no Private Trader who gives his adhesion to this scheme shall employ in any capacity whatever any person, young or old, who is in any way, whether relative or otherwise, connected in the most remote degree with any so-called Co-operative Society which carries on trading, either wholesale or retail; neither shall they buy from any firm who has any transactions with any Co-operative dealers, and by this means put to the test the self-supporting merits of Co-operation.

2nd.—Every Private Trader, wholesale or retail, is herewith appealed to to help this movement if they approve of its objects; and the best way in which this can be done is to get in their own districts and surrounding the signatures of all in favour of the above scheme, and forward the same to the address given here as early as possible, but not later than 1st August, 1896. It is our intention, after having placed before us the mind of Scotland regarding this scheme, if possible, to have it completely put into action by 1st January, 1897.

3rd.—That we, the traders of Scotland, have signed an agreement that we shall only purchase goods from those wholesale houses and manufacturers who have publicly advertised themselves to be non-supporters of Co-operation.

The result of the appearance of the above manifesto was to greatly extend the scope of the conflict and to much intensify the feeling of bitterness engendered by the controversy.

The Co-operators up to this point had not resorted to any organised system of meeting the attack, but had defended themselves in a dignified manner, in the columns of the press, by explaining and defending the principles, methods, and objects of the Co-operative movement, and they did this with very satisfactory

results; but it was now becoming evident that not only was the persecution of individual Co-operators being openly advocated, but that it would very probably soon be in actual operation, and its results were likely to be detrimental to the interests of the Co-operative movement.

The Scottish Section of the Co-operative Union, who had been all through the controversy keeping a close watch on its progress, considered that the time had arrived for organised action to be taken in order to protect the interest of Co-operators individually and of Co-operation in its corporate capacity. They convened a meeting of representatives from the Wholesale Society and all the retail societies in and around the city of Glasgow, which at the time was the chief centre from which the agitation was emanating.

The meeting was held in the Co-operative Hall, Clarence Street, Glasgow, on Saturday, May 5th. Mr. James Lochhead, Chairman of the Scottish Section, presided, and there was a large attendance of delegates. The Secretary of the Scottish Section submitted a lengthy report dealing with the rise and progress and the then position of the anti-Co-operative movement. The result of the meeting, which all through its proceedings was characterised by much unanimity and enthusiasm, was that a large and widely representative Committee was formed, with full power to appeal to societies for funds, and to take such other measures as were considered essential to protect Co-operators individually and the Co-operative movement in all its various aspects from the attacks being made upon it by the organised section of Private Traders.

The Committee immediately set to work and prepared and issued to the public press and the general public the following manifesto:—

MANIFESTO.

CO-OPERATORS AND THE TRADERS' DEFENCE BOYCOTT AGITATION.

Appeal to Co-operators, Trade Unionists, Social Reformers, and all in sympathy with the Improvement of the Condition of the People.

The system of the production and distribution of the commodities of life by combined action on the part of the working classes, or what is popularly termed Co-operative enterprise, after more than fifty years of anxious thought and labour, has assumed proportions of so gigantic a nature, and its rate of progress, especially in the cities and large manufacturing towns, has so much increased, that a section of the trading community have become seriously alarmed. The columns of the press have for weeks been largely occupied by articles and correspondence commenting upon and violently attacking Co-operation as a method of trading, and a combination of traders has been formed against it. The tactics of our opponents are peculiar. They desire to shake the confidence of the people in the financial stability and the beneficial results of the movement, even to deprive its members of their means of livelihood, and it is not thought advisable that Co-operators should let their voice be unheard on the matter.

THE PRIVATE TRADERS' ANTI-CO-OPERATIVE MOVEMENT.

The object of our enterprise is to eliminate the principle of individualism from trade and commerce, and to gradually establish a system of trade the benefits of which will not be mainly confined to the few, but will be largely shared by the whole community. Co-operators fail to discover how such aspirations and efforts can be either legally or morally wrong, and, if not, why they should be interfered with by any party in the prosecution of their work.

They consider it very unreasonable on the part of Private Traders to claim that to them should exclusively be given the privilege of conducting the trade of the country, or to suppose that trade should for all time be conducted on the principle of individual enterprise. It is admitted that private enterprise has in the past stimulated effort and conferred many benefits upon the country, but it has also been the source of much that is evil. We propose to eliminate it, and to do so certain changes are necessary. As hand labour has been all but entirely superseded by machinery, with universal advantage, so private enterprise will be compelled to give place to a better and more perfect system, of which Co-operation is the pioneer.

The trend of affairs is obviously in the direction of associated effort. It may be noted even in the ranks of capitalists and traders themselves in the form of limited liability companies and syndicates. Competition has thus developed into combination, and the wisdom of the principle is everywhere approved by those in business, for it enables them to raise the price of commodities, or at least to increase the profit to be derived from them. It is, however, a two-edged weapon, and the reason for this virulent attack on the Co-operators may no doubt be found in the fact that they have used it to diminish profits and cheapen commodities.

That the Co-operative movement has been the means of conferring enormous benefits on a large section of the working classes is admitted by all unbiassed persons, and the movement has on this account all through its history received the approval and support of the most eminent thinkers and writers in the country.

The following statistics will show at a glance the financial stability of the movement and the business capacity it has developed among the wage-earners of the country, but it is difficult to estimate the measure of comfort and happiness implied by this wealth in the homes of the people:—

Number of societies in the United Kingdom at the end of 1895	1,711
Number of members	1,414,158
Amount of share and loan capital	£20,331,569
Amount of trade	£52,502,126
Profit	£5,397,582

The Scottish Co-operative Wholesale Society has been specially attacked, but the soundness of its financial condition, as well as the colossal dimensions of its trade, may be judged by the following statistics:—

	£	s.	d.
Trade for twelve months, to March 28th, 1896	3,545,925	3	4
Share and loan capital at „ „	1,123,655	0	3
Reserves at March 28th, 1896	83,680	19	2
Investments at „ „	57,940	3	3
Paid for land, buildings, plant, and machinery, March 28th, 1896	519,935	19	4
Depreciation on same, March 28th, 1896	174,485	19	4
Nominal value, March 28th, 1896	345,450	0	0
Cash balance, „ „	365,594	19	10

THE PRIVATE TRADERS' ANTI-CO-OPERATIVE MOVEMENT.

The effort presently being made to boycott Co-operators in their employment is both unwarranted and unjust. It is the wage-earner who alone has the right to say where and how his wages will be spent, but, retorts the Private Trader, the employer also possesses the right to say whom he will, or will not, employ. We grant it; but the motive and object of his doing so will be taken into consideration, and we do not hesitate to affirm that an endeavour to coerce individuals by fear of losing their employment into spending their wages in certain ways will be regarded as conduct of a mean and selfish description. It will receive the condemnation of every fair and right-minded person, and, if enforced to any extent, will not only be strenuously resisted by Co-operators, but will, we feel sure, be resented by trades unionists, social reformers, and all who have the welfare of the working class at heart.

Pro the Vigilance Committee,
PETER GLASSE, Chairman.
JAMES DEANS, Secretary.

A prominent place was given to this manifesto in nearly all the newspapers of the country, and hundreds of thousands of copies were circulated amongst the members of Co-operative Societies and the public.

Permit me, before proceeding further, to point out that the manifesto issued by Mr. Gilchrist was received by the Traders' Defence Association with strong disapproval. It was considered by them to be a rash and sweeping document, and that, if acted upon by traders and manufacturers, it would become a source of much serious trouble and danger, and play havoc with all their carefully prepared proposals. It seemed to them an act of gross assumption for a hitherto unknown person, such as Mr. Gilchrist, to interfere and attempt to take out of their hands, who were the parents, and who had nursed it so attentively through so many years of difficulty and discouragement, the work of destroying Co-operation, and little time was lost in publicly repudiating Mr. Gilchrist and his remarkable manifesto.

The call to arms by the Co-operators in the issuing of their manifesto seemed, in the opinion of the Traders' Defence Association, to offer them an opportunity of going out into the open field and unfurling their flag, and making known the manner in which they intended to carry on the campaign against Co-operation, and in the closing days of the month of May, 1896, the following manifesto appeared in the press and was issued to employers of labour in every part of Scotland:—

MANIFESTO.

Central Office, 67, West Nile Street,
Glasgow, May 25th, 1896.

Dear Sir,—The Traders' Defence Association of Scotland believe that the time has arrived when vigorous action should be taken by manufacturers and merchants against the movement misnamed Co-operation, which aims at the destruction of all individual trading and private enterprise.

The Association have printed a notice for posting in factories, workshops, and warehouses, and, in case you should be at one with them as to the principle of the non-employment of Co-operators by Private Traders, a copy is enclosed for your use.

While the Association represent the urgent necessity of manufacturers and other employers of labour recognising and acting upon the principle referred to, you must understand that it is left solely to your own discretion as to whether you should use the notice, but if you decide to do so kindly send intimation to that effect to the Organising Agent, Mr. Robert Walker, at the above address, as it is proposed to publish a list of those firms who adopt this course.

The Association will be glad to supply you with additional copies of the notice should you require them.

For the Board of Management, yours truly,

ROBERT MOWAT, President.

NOTICE.

All employés who are directly or indirectly connected with any Co-operative Society must cease to have such connection before..... if they wish to retain their employment, or accept this intimation in lieu of the usual notice to leave.

.....

.....

The appearance of the two manifestoes, issued from what may be properly termed the head-quarters of the two contending parties, gave a great impetus to the controversy which still continued to proceed in the press, and the vast majority of the newspapers published leading articles which, while not advocating or defending Co-operation, severely condemned the proposals contained in the traders' manifesto as being most oppressive and a distinct interference with the liberty of the subject, which, their reasoning showed, was of far greater importance to the community than the interest of a number of shopkeepers.

On the other hand, the traders seized upon the sentence in the Co-operative manifesto where it is stated that "the object of Co-operative enterprise was to eliminate the principle of individualism from the trade and commerce of the country." They persistently endeavoured to gain the sympathy of the public by making it appear that Co-operation meant an effort to bring about the utter destruction of the Private Trader; but any person unbiassed in his opinion reading the manifesto will perceive at a glance that it does not declare for the utter extermination of Private Traders, but for the elimination of the principle of individualism from the trade and commerce of the country, the evident meaning being to gradually eliminate the selfish, greedy, grasping spirit that so largely permeates trade and commerce as conducted on the principle of individualism. But let it be granted, for the sake of argument, that the manifesto does declare war to the complete annihilation of the Private Traders of the country, what cause had they to make complaint? Was not the Traders' Defence Association started avowedly

in 1888, at least eight years before the manifesto was issued, for the object of completely exterminating Co-operative trading from the land, and during all these years has not the Association been exerting itself to its utmost capacity to accomplish that end? Surely, therefore, it ill becomes them to cry out in the manner they have done if Co-operators turn upon them and fight them with the weapon which they themselves forged.

The traders' manifesto just referred to appeared in the press while the Annual Co-operative Congress was sitting in session at Woolwich, and on Tuesday, May 26th, it was brought before Congress by the Standing Orders Committee. Speeches brimful of enthusiasm were delivered by Scotch and English delegates, and strong indignation was unanimously expressed, the following motion being passed by acclamation :—

MOTION.

That this Congress, having heard the explanatory statement from the Scottish representatives regarding the action of a section of the traders of Scotland to coerce their employés to sever their connection with the Co-operative movement, hereby condemns such arbitrary and unjust interference with the rights of the workers in disposing of their earnings, and resolves to assist by every means in their power to counteract such reprehensible tactics.

The offer of moral, and if necessary financial, support so generously and unanimously given by the English delegates gave much satisfaction and encouragement both to the leaders and to the rank and file of the Co-operative movement in Scotland, which has accomplished much to strengthen the brotherly feeling, the bond of unity, and the united action that have existed between the Co-operators of the two countries with gratifying results for many years.

It soon became apparent that the call upon employers to boycott their workers who were connected with Co-operative Societies would shortly be put in force to a greater or lesser extent, and to be prepared for any emergency that might arise the Vigilance Committee issued to the societies in Scotland an appeal for subscriptions of money to enable them to form a Defence Fund.

The appeal was responded to in the most prompt and liberal manner. In a very few weeks the Committee were put into possession of a large sum of money, and had a fund at their call amounting to over £20,000, while many societies promised to increase the subscription should such become necessary.

As the Vigilance Committee anticipated, the boycott immediately began to take form and was put into force in bakeries, preserve, sausage, and tobacco factories at Barrhead, Carluke, Edinburgh, Glasgow, Hamilton, Kilmarnock, and Strathaven; also in many wholesale warehouses and retail shops, in consequence of which a number of withdrawals were made from societies, principally in

and about Glasgow, but, to their credit be it said, a large number of workers refused to sever their connection with Co-operation and suffered dismissal from their employment. A painful and most regrettable feature of the tactics of the traders at this time was that a section of them appeared to purposely select as their victims of the boycott the sons and daughters of poor widows, who were, in several instances, the sole support of their widowed mothers, and in many other instances there was evinced a heartlessness of conduct which constitutes a serious reflection on our common humanity.

At this period of the agitation the excitement became very intense, the antagonism between the parties extremely keen, and the enthusiasm among Co-operators rose to a very high pitch. Every day brought forth a fresh crop of rumours of the most sensational character about employers having posted the boycott notice in their factories or workshops. Very few days passed without Mr. Peter Glasse and the writer waiting upon employers who were reported as having taken action with their employés. In nearly every instance we were most courteously received, and in the majority of cases emphatically told that no such action had been, or would be, resorted to. One very large employer of labour said that he would rather close the gates of the works than resort to any such action. In others the posting of the notice was admitted, but we were informed that no workers had been, or would be, dismissed, the notice being posted simply to satisfy the demands of a number of their customers. In a small number of cases we found that the notice had not only been posted but also enforced, and the workers had been compelled either to sever their connection with the Co-operative Society or to leave their employment.

The closing days of June witnessed a new and very important development of the boycott. On the 25th of that month a mass meeting of the master fleshers of Glasgow was held in the Trades Hall, and was addressed by a number of the leading officials of the Traders' Defence Association. A resolution was put and passed pledging those present to refuse to supply Co-operative Societies, either wholesale or retail, with flesh meat, or to have any commercial transactions with them of any description whatever. Following close upon this meeting printed notices were posted up outside the stances of the Dead Meat Market in Glasgow, as follows :—

CO-OPERATION.

NOTICE.

In compliance with the resolution come to at the Mass Meeting of Master Fleshers, held in Trades Hall, on Thursday, 25th June, 1896, intimation is given that from and after this date no Co-operative Society will be supplied at this establishment.

Glasgow, June 25th, 1896.

All the salesmen except two or three, ultimately reduced to one, refused to deal with Co-operative Societies. After the notices had been up for two weeks they were, by order of the Markets Committee, removed, but the boycott continued, and the market was frequently the scene of much excitement and bitterness of feeling between salesmen and buyers. Among the salesmen themselves there existed much jealousy about whether or not the pledge to boycott Co-operators was being faithfully adhered to, and the truth of the matter is these jealousies were not without good foundation.

The stores, notwithstanding the very severe description of the boycott, were able, through channels unknown to the boycotting butchers, to receive a sufficient supply of dead meat with but little if any inconvenience. This greatly puzzled and annoyed the cattle salesmen. Acting in concert with the butchers were also a number of wholesale merchants and manufacturers, who pledged themselves not to supply goods of any description to Co-operative Societies. During all these proceedings the Co-operative Vigilance Committee were closely watching the course of events and doing their utmost to find suitable employment for the victims of the boycott, and occasionally consulting eminent legal authorities on the best means to protect Co-operation from the designs and attacks of its enemies; also advising societies, where an attack was made, on the proper method to pursue in order to defend themselves. Occasional conferences of representatives from societies and many public meetings were held to consider plans of united action, several members of Parliament were approached, the Lord Advocate was questioned in the House of Commons on the legality of the boycott, but he always respectfully declined to express a definite opinion, stating, as the grounds of his objection to give such an opinion, that the whole question would probably be raised in the law courts, in which case he would be associated with the action.

In the last week of August a meeting of the Private Traders of Scotland was convened by Mr. Gilchrist, Glasgow, who was the author of the famous manifesto sent forth in the early stage of the agitation. The meeting was extensively advertised in all parts of the country. It was held in the City Hall, Glasgow. About seventy persons were present. The meeting proved a complete fiasco and deeply disappointed its promoters. The Traders' Defence Association had formed the opinion that they could do better than this, and set about organising a conference of the traders of Scotland to take place in Glasgow on October 7th, to be followed by a public meeting of Scottish traders in the City Hall in the evening. Most persistent efforts were put forth to ensure the success of these meetings, and at last the eventful day which was to

irrevocably fix the doom of Co-operative enterprise in Scotland arrived. The conference, which was held in the afternoon, was largely attended, and there were present a considerable number of influential Private Traders and merchants from almost every part of Scotland. The conference was distinguished principally for the number and the sweeping description of the resolutions it passed. The public meeting of traders in the City Hall in the evening was also largely attended, and was made the occasion of fierce attacks on Co-operation and Co-operators. A Mr. Bishop, partner in a large firm of flour merchants in Edinburgh, made a strong and bitter attack on the capacity of the buyers of the two Wholesale Societies, which led later on to an action being raised against him in the law courts. The Co-operative Vigilance Committee followed with a public meeting, which was held in the City Hall, Glasgow, on the evening of October 21st, exactly two weeks after the traders' meeting. It passed off with great success and enthusiasm, the platform being crowded with deputations representing societies from the East and West of Scotland. The hall was densely packed, and the speakers were representative of both England and Scotland.

The organising of the conference and public meeting appeared to have exhausted the energies of the Traders' Defence Association for the time being, and it was followed by a complete lull in the agitation against Co-operation.

The first event to break this outward stillness was the great demonstration organised by the Directors of the Scottish Wholesale Society to mark the occasion of the formal opening of the colossal new premises erected by the Society in Morrison Street, Glasgow. The demonstration was held on January 2nd, 1897, and took the form of a great cavalcade of vehicles, the first of which were filled with 700 representatives from societies. There were also a great number of other vehicles gaily decorated and representing Co-operative Societies from far and near. The procession was enlivened by a number of brass bands. It was fully two miles in length, and was of a most imposing description. Taking place on a New Year holiday, it was witnessed by an enormous crowd of people, many of them coming long distances. In the afternoon a large banquet took place in the new premises, at which over 700 guests sat down, and many eloquent and stirring speeches were delivered and much enthusiasm and determination evinced.

The agitation up to this point had not been productive of much literature on the part of the traders, their only production being a pamphlet entitled "The Coming Collapse of the Co-operative Movement." It almost entirely consisted of a criticism of the manifesto issued by the Co-operative Vigilance Committee early in

the history of the agitation, and was loud in proclaiming the early collapse of Co-operation. It was extensively advertised and greatly boomed, but fell very flat, and has long since collapsed, while Co-operation proceeds on its way with greater energy and success than at any previous period in its eventful history.

Early in 1897 two periodicals made their appearance, one entitled the *Scottish Trader*, issued weekly, and sold at 2d.; the other entitled the *Beacon*, issued fortnightly, and sold at 1d. The principal purpose of both periodicals appeared to be to make violent and vulgar personal attacks on the Co-operators who were leading the fight against the boycott, and to grossly misrepresent the principles, methods, and objects of Co-operation. The light of the *Beacon* has long since gone out. The *Scottish Trader*, however, still continues to emit its venom upon Co-operation and its leaders without attracting the slightest attention either from them or the general public.

Although a distinct lull, so far as outward appearances indicated, had taken place in the war on Co-operation, the master fleshers of Glasgow had evidently during the winter been very busy perfecting their organisation and hatching schemes and plots with the purpose of destroying the Butchery Department of Co-operative Societies.

They held a meeting in the Trades Hall, Glasgow, on March 23rd, presided over by Mr. Roderick Scott, cattle salesman, at which it was resolved that war to the death should be made on Co-operation, and on March 29th the following advertisement appeared in the *Glasgow Herald* :—

ADVERTISEMENT.

Anti-Co-operative sale of States cattle at Yorkhill Wharf, to-day (Monday), at one o'clock. 'Buses from Moore Street at 12-30. 150 prime States cattle, including a number of splendid bulls. No Co-operative Societies, or persons selling to or dealing with Co-operative Societies, directly or indirectly, will be allowed to bid.

(Signed) Roderick Scott, Auctioneer.

19, 21, and 23, Moore Street.

This announcement created considerable commotion, and the sale was attended by an extraordinary number of fleshers. Before commencing the sale Mr. Scott verbally stated its conditions, and added that if an animal was accidentally knocked down to a person who proved to be a Co-operator delivery would not be made. Mr. Duncan, buyer for the Scottish Co-operative Wholesale Society, attended at the auction and bid £20 for a beast; this he considered its full value. Mr. Scott asked him if he represented the Wholesale Society, and he replied that he did, but he had cash to pay for the animal. Mr. Scott declined to accept his bid, and knocked the animal down to another offerer for £18. 15s. For several days the

most intense excitement prevailed in the vicinity of the auction wharf, the butchers intimating in the most resolute manner to the other salesmen that unless they at once adopted the position of Mr. Scott and refused to receive bids from, or to have any trading relations with, Co-operators they would in a body withdraw from them their custom. The salesmen refused point blank to be dictated to in any such manner in the way of conducting their business, and a severe struggle set in, the butchers determined to break down the position of the salesmen, and the salesmen boldly defying the butchers, and the sales were daily accompanied by scenes of great excitement and passion, but by the sixth or seventh day of the struggle the salesmen had all been compelled to capitulate to the Butchers' Association, and Co-operative buyers were completely excluded from the auction mart.

Complaint of this condition of affairs was made to the local authorities, and the following letter was addressed by Sir James Marwick, Town Clerk, to Mr. Roderick Scott :—

LETTER.

City Chambers, Glasgow, April 6th, 1897.

Roderick Scott, Esq., Chairman of the Glasgow Fleshers' Trade Protection Committee.

Dear Sir,—A complaint has been made to the Executive Committee of the Local Authority under the Diseases of Animals Acts that, while conducting an auction sale of cattle at Yorkhill last week, you refused to entertain and give effect to an offer by a responsible person for an animal exposed by you for sale, on the ground that he was a buyer for the Wholesale Co-operative Society, and that the animal was immediately afterwards sold by you to a person who offered a lower price than that previously tendered. Of course, it will be for the person whose bid you thus rejected to take such action as he may think proper. But, if the fact be as reported to the Committee, and stated above, they deem it necessary to remind you that the Foreign Animals Wharf is a public place provided for the service of the whole community, and that no auctioneer or other seller of animals there is entitled, or can be permitted, to discriminate between the persons to whom animals shall be sold, so long as the bidder, whether a member of a Co-operative Society or not, is prepared to satisfy the seller of his ability to pay the price offered. In other words, the seller has no right to differentiate between members and non-members of such societies.

The Committee have had submitted to them at their meeting to-day a circular letter, signed by you, convening a "Special Private Meeting of Live Stock Agents of Glasgow and surrounding Districts," to consider certain items of business connected with the matter, and among other things to resolve "to refuse to supply any party whose name does not appear in" a book therein referred to, and "not to sell any goods to or for any Co-operative Society either on commission or otherwise; nor to sell any goods to or for any butcher or dealer whose name does not appear in" that book. Now, in so far as these proposed obligations apply to the Yorkhill Wharf, such a resolution and combination of live stock agents to act upon it would, in the judgment of the Executive Committee, be detrimental to the interest of the citizens, and would be also illegal. I am accordingly directed to intimate to you, and to request

that you will communicate it also to the meeting which you have convened. The Executive Committee earnestly trust that the warning thus given you and them may be accepted in the spirit in which it is offered, and that it may not become necessary to adopt any measures for the protection of the community against what, if persisted in, would be a serious invasion of public rights.

I shall be glad to hear from you in reply to this communication at your earliest convenience.

I am, dear Sir, yours faithfully,
J. D. Marwick, Town Clerk.

The boycott at the Dead Meat Market had continued to exist, and by this time only one salesman did trade with the Co-operative buyers, and that a most extraordinary state of matters also prevailed there is made evident by the following letter addressed to the Markets Committee:—

LETTER.

43, Candleriggs, Glasgow, March 26th, 1897.

To the Convener and Committee of Management of the Markets and Slaughter Houses.

Gentlemen,—I beg to draw your attention to the disorganised state of the meat market, Moor Street.

The majority of the stallholders have taken upon themselves the duty of conducting and regulating the mode in which buyers should make their purchases, and unless they sign a document that they will have no dealings with Co-operative Societies the meat salesmen will not trade with them.

As I have purchased more meat than any individual or firm in Glasgow through the meat market, I decidedly object to be coerced by any body of men who occupy their premises belonging to and under the administration of the public, of which you are the representatives.

Hoping you will make an investigation into this matter,

I am, Gentlemen, yours truly,
D. Mc.Intyre, Jun.

The letters from Sir James Marwick and Mr. Mc.Intyre did not produce the slightest change in the condition of affairs either at Yorkhill Auction Wharf or the Dead Meat Mart in Moore Street. The butchers, much elated by their successes at Yorkhill, made a rush on all the auction marts in Scotland, and in but a very brief period of time the greater portion of them were captured and closed against Co-operative buyers, which gave rise to much exultation in the ranks of the boycotters. It must, however, in justice to many of the salesmen, be said that they yielded to the dictation of the butchers with much reluctance, but the strength of the boycotting organisation proved so great that they could not possibly withstand its demands.

The boycott of Co-operative Societies in the flesh meat trade was not confined entirely to the markets. In many villages where the societies were so small as to make it impossible to carry on successfully a fleshing department arrangements had been entered

into with local butchers to supply the members of societies with flesh meat, the condition being that at the end of the society's quarter the butcher paid to the society a dividend which had been previously arranged at so much per £ on the purchases of the members. In nearly every instance this arrangement had been in force for many years to the mutual advantage of both parties, but all at once, by the command of the Fleshers' Protection Society, it had to be terminated.

The rapidity and the extent of the closing of the sources of supply caused considerable inconvenience and difficulty to many societies, but a way out of the position was speedily found by the societies falling back on the farmers for a supply of home-fed beef. It was higher in price and certainly reduced the profits, but, by the great majority of societies, this increase in value was not grudged, as the quality was very much finer, and the difficulty with the small societies was also speedily overcome by means of the large societies in several localities supplying the members by van service; in other localities small societies formed themselves into groups situated conveniently near each other, and opened federated butchery societies. In other cases societies whose trade was growing opened butchery departments of their own, and by this means the efforts of the butchers to cut off from small societies a supply of butchers' meat were completely and utterly defeated.

The Butchers' Association, awaking to the fact that the facilities offered by the farmers for the supply of cattle to Co-operative Societies by private bargain would eventually break down the boycott, made strong efforts by circular and personal persuasion to induce the farmers to sign a form pledging themselves not to supply Co-operative Societies either with cattle, potatoes, or any other kind of agricultural produce, accompanying the request to sign this pledge with a threat that if they did not at once comply the trade of the entire boycotting league would be withdrawn from them. The farmers as a body not only indignantly refused to sign the butchers' pledge, but also in strong terms emphatically denounced the boycott in the cattle markets and auction marts as being a distinct breach of the principles of free trade and most arbitrary in its nature. A fierce and protracted struggle at once set in between the butchers and farmers, the butchers being assisted by the Traders' Defence Association to coerce the farmers to sign the scheme pledging themselves to boycott Co-operative Societies, but their efforts proved unavailing. The farmers formed themselves into societies and sternly resisted the onslaught of the boycotters. The Scottish farmers all through the struggle, which was both fierce and prolonged, gave another splendid example of their sturdy independence. They stood solidly

together defying the butchers, and have resolutely continued up to the present time to supply societies with cattle, potatoes, and any other farm produce required. It must be admitted that the invincible attitude of the farmers was the rock on which the butchers' boycott to a large extent broke into pieces.

The Directors of the Scottish Wholesale Society in the early stages of the butchers' boycott entered into negotiations with a view to secure the direct importation of cattle, and thus render the Co-operative movement independent of the cattle salesmen. With the object of counteracting this action on the part of the Wholesale Society, and also to strengthen the boycott generally, Mr. Roderick Scott was despatched on a mission to the owners of cattle ranches in the States and Canada to, if possible, induce them not to sell cattle to any Co-operator, nor to consign cattle to any salesmen who did any trade with Co-operators. A circular was also issued to the owners of steamships calling upon them not to carry cattle either to Co-operators or to any salesmen that sold to Co-operators, but all these efforts proved futile. With the breaking away of a number of the salesmen from the boycott, by the end of August all difficulty in providing an abundant supply of butchers' meat to societies was at an end.

The Fleshers' Trade Protection Society made several vigorous attempts to carry the war on Co-operation into England. Deputations visited Liverpool, Newcastle, and other towns with the view of organising the butchers in these towns on the lines of the boycott, but the English butchers knew their business better, and would have neither part nor lot in the matter, so the efforts of the Scottish boycotters in this direction entirely collapsed.

If the Co-operators were put under a deep obligation to the press for the bold and fearless manner in which it had all but unanimously exposed and condemned the boycotting manifesto issued by the Traders' Defence Association in the early days of the struggle, they were rendered much more so by the unflinching opposition and scathing criticism poured upon the butchers' boycott. Very numerous were the leading articles published, especially by the Edinburgh *Scotsman* and *Dispatch*, and keenly felt by the butchers and appreciated by the Co-operators were the hard blows levelled at the selfish and arbitrary policy of the boycotters.

Several articles produced a telling effect upon the public mind by the lucid and powerful manner in which they demonstrated that the object of the large wholesale and retail butchers (who were really the authors of the boycott) was not to destroy Co-operation so much as to secure a monopoly of States and Canadian beef and sell it to their customers as "home fed," and thereby realise an enormous profit on the transaction.

The result of these articles, and also of several very ably written letters that appeared in the press to the same effect, was that a number of leading and wealthy country gentlemen, also a number of clubs and hotels, principally in Edinburgh, threatened to withdraw their custom from their butchers unless they would at once remove their names from the boycotting list. In almost every instance the desired effect was produced, and helped very considerably to weaken and break up the unity of the butchers' boycott.

A deputation, composed of representatives from the Board of the Wholesale Society and the Co-operative Vigilance Committee, waited on the Town Council of Glasgow and laid before them the injustice that the Co-operators of the city were being subjected to by being expelled from the public markets, to the up-keep of which they so largely contributed, and calling on the Corporation to adopt such measures as would end this condition of affairs.

The deputation was very courteously received and listened to, and a promise was given that the question would receive careful attention. The result of this interview was that, after a considerable lapse of time, three new bye-laws were drafted and approved by the Town Council, making it imperative for salesmen to receive all *bonâ-fide* bids, and inflicting a penalty upon any salesman who refused to take such bids; but before the new bye-laws could become operative they required to receive the sanction of the Board of Agriculture. They were, we think, duly forwarded to that body in July, 1897, and, as an example of how slowly the mills of these Boards grind, the bye-laws, at the date of writing, have just been sanctioned by the Board of Agriculture.

Although the butchers' boycott for several months completely overshadowed every other phase of the attack on the Co-operative movement, the Traders' Defence Association was by no means in a state of inactivity; on the contrary, every possible effort was being made to harass Co-operators, and cases of individual boycotting, though not so numerous as in the previous year, were still of very frequent occurrence. Many of them were characterised by a vindictiveness that plainly indicated that the antagonism, animosity, and the spirit of persecution continued as strong as at any previous period.

Special attention began to be devoted to the boot and shoe trade, and the manufacturers in that industry were extensively circularised, both in England and Scotland, to the effect that if they did not adopt the principle of the non-employment of Co-operative labour in their factories the custom of the members of the Traders' Defence Association would be entirely withdrawn from them. The federation of boot and shoe manufacturers refused to make any pledge

whatever, and treated the threat of the withdrawal of trade with contempt. A few small manufacturers who were members of the Traders' Defence Association were reported as having posted the boycott notice, but very few cases of dismissal were known to take place.

But in the month of July Mr. Watson, boot and shoe manufacturer, Carluke, posted the notice in his factory. He employed in all about sixty hands, very few of whom were members of the Co-operative Society. The Vigilance Committee visited Carluke and convened a meeting of the workers, and urged upon them to resist this attempt to interfere with them in the manner in which they spent their wages and their leisure time. A second visit was paid, on which occasion Mr. Inskip, Secretary to the Operative Boot and Shoe Makers' Union, formed one of the deputation. A meeting of the men was again convened, and they were informed that Mr. Johnstone, manager of the Boot and Shoe Factory of the Co-operative Wholesale Society at Shieldhall, would give employment to every worker in Mr. Watson's factory if they would agree to resist the boycott, but only very few accepted the offer, and the few Co-operators employed in the factory withdrew from the local Co-operative Society. The parents of several of the female workers being Co-operators, they were compelled, in order to retain their employment, to leave their homes and reside in lodgings. The next outbreak occurred at Arbroath. Mr. Nicol, boot and shoe manufacturer there, who employed about thirty hands, in the month of October refused to give work to any of his workers who were connected with a Co-operative Society. The workers in the factory who were not Co-operators refused to take work unless their Co-operative fellow-workers received work on the same conditions as themselves. This Mr. Nicol refused to do, and the local Secretary of the Operative Boot and Shoe Makers' Union was called in, and, acting in accordance with advice received from the societies' head-quarters, the workers, to the number of twenty-six, were brought out on strike, the Co-operative Vigilance Committee providing the aliment. The struggle continued for over four months, and ended by Mr. Nicol taking back the workers without any conditions attached.

In April, 1898, the boycott notice was posted in the factory of the Rowallan Creamery Company, situated near Kilmarnock, the workers being almost entirely members of the Kilmarnock Equitable Co-operative Society. When the notice was posted the men held a meeting and sent a deputation to the manager to remonstrate with him, and to point out that the notice was a violation of the terms of their engagement, and requesting to be allowed the opportunity to put their case before the Directors of the Company. This

the manager granted, but immediately on the members of the deputation returning to their work one of the number was approached by the manager and told that he could either leave at once or take the usual notice. He preferred to leave at once, and did so. When this action on the part of the manager became known to the body of the workers, seventeen of them, without any notice whatever, left their work, which was no doubt rash, but, considering all the circumstances, excusable. The Co-operative Vigilance Committee provided them with aliment till other work could be found, and in less than four weeks they were all otherwise employed.

The latest, and in every respect the most important, outbreak of the boycott connected either with the boot and shoe trade or any other industry occurred in the factory of John Gray and Co., boot and shoe manufacturers, Maybole, the factory employing from 400 to 500 hands, large numbers of whom were Co-operators.

The factory had for about four weeks previous to this outbreak been working on short time, the reason given being that as the firm could not give a guarantee that only non-Co-operative labour would be employed in making the goods customers were withholding their orders. In the last week of April the foremen in the factory were convened together by the firm and informed that unless the workers were willing to leave the Co-operative Society the factory would continue on short time for many months, but that if they would withdraw from the store full time would be in operation in a few days. The immediate result was that all the foremen, members of the Co-operative Society, severed their connection. They also, with little delay, put the condition of affairs before the workers in the various departments, and indicated clearly to them that they would have to at once make up their minds whether to leave the local store or run the risk of losing their employment in the factory. A number of the workers at once withdrew from the Co-operative Society; others requested to be permitted to retain their membership till the end of the quarter; a few totally declined to withdraw on any condition. On Tuesday, May 3rd, all the workers who had not withdrawn or definitely promised to withdraw from the Co-operative Society were called before their respective foremen and informed that they could not be allowed to remain members of the store till the end of the quarter, as one of the partners would be in Glasgow on the following day to meet the customers, and he wanted to be in the position to give them the pledge that no Co-operative labour would in future be employed in the factory, and they must make up their minds before the factory closed at night what they meant to do; and by the hour of the factory closing all but three had promised

to at once withdraw from the society. On Thursday morning, May 5th, a notice was posted in the factory stating that the firm had to thank their employés for so spontaneously meeting the wishes of their customers at this time, and with that assurance they had given the necessary guarantee to their customers to secure their orders. On this faith the factory would now start full time, on the distinct understanding that after Monday no Co-operator would be employed in the factory.

On the Monday morning the three men who had hitherto refused to leave the Co-operative Society appeared at the factory as usual to start their work, but were asked by their foreman if they still declined to leave the Co-operative Society, and, answering in the affirmative, were dismissed.

The action of the firm created much excitement in the town, and the Co-operative Vigilance Committee, with the concurrence of the Committee of the local store, convened a public meeting of the inhabitants to take place in the Public Hall on Friday, May 20th, to consider the action of Messrs. John Gray and Co. in dismissing their employés who were Co-operators. This greatly intensified the excitement, and on the night of the meeting, an hour before the proceedings were announced to begin, large crowds of people were assembled in the vicinity of the hall, conspicuous among whom was a contingent of members of the Traders' Defence Association from Glasgow. The hall was densely packed in every part, many failing to find admittance.

Mr. Peter Glasse, President of the Co-operative Vigilance Committee, occupied the chair. Addresses were delivered by Messrs. Maxwell, Gerard, and the writer, also by Mr. Smith, Arbroath, representing the Operative Boot and Shoe Makers' Union. All through the proceedings the greatest enthusiasm was displayed, and resolutions were passed by acclamation condemning the action of Messrs. Gray, and pledging the meeting to stand by the principles of Co-operation and the local Co-operative Society. After the meeting dispersed the principal streets of the little town were densely thronged with an excited multitude of people, and stirring scenes occurred both in the streets and at the railway station.

The Traders' Defence Association on the following Monday held in the Public Hall a reply public meeting. It was but poorly attended, as compared with the Friday night meeting, and we were informed was of a rather disorderly character, and entirely failed to make any impression on the public mind.

The three men who had been dismissed, acting under instructions from the Co-operative Vigilance Committee and the Executive Committee of the Operative Boot and Shoe Makers'

Union, lodged a complaint with the Procurator Fiscal, Ayr, to the effect that their dismissal was a breach of Section 6 of the Truck Act, 1887. The Crown authorities, after instituting a full inquiry, raised an action against Messrs. Gray and Co. The case came before Sheriff Orr Paterson, at Ayr, on Tuesday, July 26th. Mr. Mc.Kenna, Procurator Fiscal, Ayr, conducted the prosecution, and Mr. Hunter, Advocate, Edinburgh, appeared for the defence, and after a trial extending over six hours the Sheriff found the charge proven, and imposed a penalty of £4. The decision of the Sheriff inflicted a severe blow on the boycott, and caused much disappointment to the Traders' Defence Association and unbounded satisfaction to Co-operators. The case has been appealed to the High Court, but up to the date of writing no further proceedings have been taken.

It will be as well to here state that the Scottish Co-operative Wholesale Society raised three actions in the law courts during the progress of the agitation against the traders—one against Mr. Roderick Scott for damages on account of loss sustained by the society on account of Scott refusing to sell to their buyer, Mr. Duncan, a bullock at the auction sale at Yorkhill in March, 1896; the second was a joint action by the English and Scottish Wholesale Societies against Mr. Bishop, flour merchant, Edinburgh, for libelling the buyers of the societies in a speech made at a public meeting in the City Hall, Glasgow, on October 7th, 1896. Both of the above cases were tried in the Sheriff Court, Glasgow, and, after evidence had been led, were decided against the complainers. The third case far exceeded the others in importance. It was an action raised by the Scottish Wholesale Society against the Master Fleshers' Protection Society and the cattle salesmen for breach of the Conspiracy Acts, by conspiring to damage the trade of the society in refusing to receive bids from their buyer in the public auction marts at Glasgow. The question was very fully debated before Lord Kincairny in the High Court in December, 1897, by eminent counsel on both sides, and upon taking the matter to avizandum his lordship decided there was not a case to put before the court, and the matter was allowed to drop.

The objects of the anti-Co-operative movement and boycott from its inception were clearly to poison and prejudice the public mind against Co-operation, to break down the confidence of Co-operators in their leaders, to create a division in the ranks of Co-operators, to shake the confidence of Co-operators and the public in the financial stability of the Scottish Co-operative Wholesale Society, and also to harass and cripple the action of the movement by the tactics of the boycott.

In every one of these objects they have been absolutely defeated. Never were the public so enthusiastically in favour of Co-operation, never did the leaders command such confidence from the general body of the Co-operative movement, and never has the Wholesale Society been so loyally supported by the societies as during the agitation.

The agitation has proved a complete and, to many of its adherents, we fear, a disastrous failure. For much of the failure of the boycott we are indebted to the action of many of the societies in England, who, without hesitation, closed their accounts—which, in not a few instances, were very important—with manufacturers and wholesale merchants whose names appeared on the boycotting list issued by the traders.

The following statement is a striking object lesson of the marvellous progress made by Co-operation in Scotland during the two years' conflict:—

Members, 1895.	Share and Loan Capital, 1895.	Trade, 1895.	Net Profit, 1895.
238,248.	£3,925,398.	£10,909,375.	£1,254,001.
Members, 1897.	**Share and Loan Capital, 1897.**	**Trade, 1897.**	**Net Profit, 1897.**
267,286.	£4,497,947.	£13,404,702.	£1,580,330.
Increase.	Increase.	Increase.	Increase.
29,038.	£472,549.	£2,495,337.	£225,449.

So long as Co-operation can show such splendid unity of action and such magnificent results as the above statistics so clearly demonstrate it will be able with ease to successfully repel whatever attacks are directed against it either by traders or any other organised opposition from whatever quarter it may emanate.

Having placed before the reader an accurate and somewhat comprehensive narrative of the rise and progress of the great crusade against Co-operation, we will now endeavour to deal in a brief way with the principal arguments that are urged by the Private Traders in defence of their actions. It is contended by them that Private Traders as employers of labour are acting entirely within their rights in refusing to give employment to Co-operators, on the grounds that an employer is at full liberty to select his employés. Let it be granted that such a contention is right, it consequently follows that in any industry—and there are many such—where the workers are all but exclusively members of Co-operative Societies, they in turn would be fully entitled in a body to refuse to give their labour to any employer unless he became a loyal purchasing Co-operator. Were the workmen to assume such a position it would be universally condemned as absolutely absurd, oppressive, and impracticable. Yet it is equally as sensible and sound as the attitude taken up by the Private

Traders, but neither of the contentions are sound in principle nor practicable in their nature, and are in direct antagonism to all the principles of equity, fair play, and freedom.

It is further urged that it is mean for Co-operators to expect themselves or members of their families to be employed in private trade, and that all such employment should be provided by Co-operative Societies—that Co-operation should employ its members and their dependents. Such a proposition is perfectly preposterous, most selfish and unreasonable, because Private Traders find it impossible to employ members of their families within the scope of their own business, and they are surely as much bound to find employment for their families within their own particular sphere of business as Co-operators are to find employment for their families in Co-operative Societies, and, indeed, it is a well-known fact that a large number of the members of the families of Private Traders find remunerative employment in the Co-operative movement.

It is argued that Co-operation is destructive of private enterprise, and that it is the principle of such enterprise that has called into existence and has built up to its present magnificent magnitude the trade and commerce of this great nation, but we are of opinion that, as the trade and commerce of the country consists entirely in the production, collection, and distribution of the commodities required by the people, any section of the community who so desire it and can find the necessary capital are fully entitled to undertake the production, the collection, and the distribution of such commodities as they consume and pay for, and also to supply the same to all others who are willing to transact business with them.

Another objection that is being constantly dangled before the people at public meetings and in the columns of the press is that it is private enterprise that employs the people, and that it is most ungenerous for working men to become Co-operators and compete against a system of trade that procures them the means of living. Granted that it be true that Private Traders employ the people, who, we ask, employ the Private Traders? Why, is it not the people? And if the Private Traders employ the people, and the people employ the Private Traders, then they are quits, and the one is under no obligation in any respect to the other.

There is also the statement that has been used at almost every public meeting recently held by the traders, that "they have no objection whatever to Co-operation if carried out on its true principles." They assert that present-day Co-operation is not the Co-operation that was instituted by the original pioneers of the movement, that it is "a false system of Co-operation," and a

"bastard system of trading;" but, while persistently denouncing the present Co-operative system, they have left us in complete ignorance of what they mean by "true Co-operation;" but considerable light is thrown upon this by turning to the report of the Labour Commission. The agent of the Traders' Defence Association, in giving his evidence before the Commission, is reported to have said that true Co-operation was selling the goods at the cost price plus the expense of distribution, and that their great objection to the present system of Co-operation was the practice of giving a dividend on purchases. It is strange that they should object to the paying of a dividend, as by selling at the current rate of prices of the district we generously give them an opportunity of competing for the trade of the community, and it is also a well-known fact that the Civil Service and other joint-stock Stores in London, Edinburgh, &c., are conducted on the cost price system, paying no dividends on purchases, and we also know that the traders' opposition has been as strong against the Civil Service system as it is against the Rochdale system.

In proof of this we need only to instance the hue and cry that was raised a number of years ago by the traders of London against the Civil Service Stores officials. They sent more than one influential deputation to the Government in order to prohibit civil servants from being connected with the management of that Co-operative Store system which the present opponents of Co-operation now state to be the true Co-operative principles, but we question if either Co-operators or the public will care to have their teaching in the principles of Co-operation from the Traders' Defence Association; still, it would be interesting, if it should not be instructive, to hear what are their ideas of true Co-operation.

It is also charged against Co-operation that it is gradually but, nevertheless, surely cutting away the ground from beneath the feet of small tradesmen, and that in consequence what was a large and a most useful body of tradesmen is rapidly disappearing. We candidly admit it must be very hard and trying to the small tradesmen to find their business vanishing before their eyes, but they are not the only body of men who have had to suffer by improved methods of doing business. The hand-loom weaver, the spinner, the shoemaker, the printer, and many another honourable craft have been superseded from exactly the same cause.

It should surely now be known by all men from the lessons of past experience that the day of small concerns in trade and commerce is gone for ever, and it is not to be expected that what by all unbiassed persons is admitted to be a vast improvement of collecting and distributing the commodities of life is to be knocked on the head in order that the small tradesman may be preserved. But

there is a matter that has been the cause of much surprise among Co-operators and others—it is that the opponents of Co-operation have made not the slightest movement in opposition to the great syndicates that are rapidly springing into existence in the grocery and provision trades, such as Liptons Limited, Cooper and Co., and many other companies of the same description that could be instanced, who exercise a vastly greater influence in squeezing out of existence the small trader than does Co-operation; but it is evident they are afraid to touch such concerns, and reserve their hostility, bitterness, and persecution solely for working-men Co-operators.

Another bogey that is constantly in use by the adverse critics of Co-operation, no doubt with the object of frightening working men, is that if Co-operative production succeeds many workshops will necessarily be closed, which will be most disastrous to the interests of the country and add greatly to the army of the unemployed, and also reduce considerably the wages of those in employment; but, strange to say, they enter into no specific details as to how this alarming state of things is to be brought about. Co-operators, on the other hand, contend that the very opposite results must follow. Admitting that by a large extension of Co-operative productive enterprise the spending power of the wealthy classes of Society was slightly reduced—and Co-operative enterprise will have reached a most advanced stage when such a condition of matters exists—still, supposing such to be the case, the wider diffusion of wealth produced among the working classes will have increased their spending power to such a rate as will far more than compensate for any reduction among the wealthier classes.

While treating on the workshop phase of the question we may be permitted here to deal with a serious impeachment that has often been made by the leaders of the anti-Co-operative movement both in England and Scotland, to the effect that much of the success of Co-operation is due to the foremen in large workshops exercising an undue influence on workers under their control to compel them to become members of Co-operative Societies. On more than one occasion they have been challenged to make good this charge, but have never even made an attempt to do so. On the other hand, in the trial of John Gray and Co., boot and shoe manufacturers, Maybole, which has already been referred to, we witnessed foreman after foreman entering the witness box and on their oath admitting that they had used their influence to induce workmen under their control to leave the Maybole Society.

A great feature of the oratory on the platform of the Private Traders has been to try and demonstrate that it is much to the advantage, financially, of the industrial classes to deal with the

Private Trader rather than at the Co-operative shop, and lists of goods and prices—of their own compiling, be it marked—have been extensively used to attain this object; but it is very doubtful if that kind of gullibility has served any good purpose to those who have tried it. Such a list, in order to carry any weight or influence, must be compiled by experts who are able to compare and judge of values, and not by interested parties on either side of the controversy.

We are of opinion that the proper judges in such matters are the people who buy and use the goods, and that it is an insult to the intelligence of the working classes to say that they would waste their hard-earned wages in paying excessive prices for goods at the Stores when they can be had of equal value for less money at the shops of the Private Traders.

That the anti-Co-operative movement has in every part of the United Kingdom proved an ignominious failure will, we believe, by this time be admitted even by many of those who have taken an active part in its progress. One great cause—indeed, we are of opinion the principal cause—of its absolute and ignoble breakdown has been that the traders made the huge mistake of thinking that the working classes of to-day were no further advanced than the working classes of fifty years ago—that they were still in an uneducated and unenlightened condition of mind, and that as a result of their lack of knowledge their minds still rankled with avarice, prejudice, jealousy, and envy, and that it only needed the apple of discord to be thrown into their ranks and they would break up into sections warring against each other, the result being that the movement would crumble into pieces; but they might have been aware, had they been observers of what was taking place around them, that during the last fifty years the working classes have made vast progress in a great many respects. They are now educated, intelligent, thoughtful, able to observe and to discriminate in all matters relating to their interests, and the experience of the last twenty-five or thirty years has taught them that the Co-operative movement is one of the levers by which they will be able to lift themselves into a position of industrial independence and comparative comfort; and, in spite of all the efforts that are being made, and will yet be made, to stay its progress, the movement will proceed on its way and ultimately be the means of establishing in this country a great Co-operative Commonwealth, in which equity to all sections of the community will be the ruling principle.

The leaders of the anti-Co-operative movement have all through the controversy exercised the utmost endeavour to impress upon the community that the object they had in view was not of a selfish description, but was rather a desire on their part to render

a great public service to the country. Their tactics, however, utterly belie such professions, making it amply clear that the movement was to all purposes an extraordinary outburst of the greed of gain and the spirit of privilege, to be enforced if necessary by means of oppression. The lesson of this virulent and most unjustifiable attack upon the rights and liberties of the working class stands out distinct and unmistakable. It is that they must learn to rise superior to the petty prejudices, jealousies, and differences in opinion that still to some extent divide their policy and action, and to solidly and resolutely unite their forces in support of the great organisations that have been reared by the expenditure of an enormous amount of thought and labour and self-sacrifice during the present century, namely, Trades Unionism, Friendly Societies, and Co-operation. Should such be the result, the great struggle, with all its suffering and oppression, will not have occurred in vain.

Gums, Resins, Balsams, and Rubbers.

BY JOHN R. JACKSON, A.L.S., ETC.,

Keeper of the Museums, Royal Gardens, Kew.

(Illustrated by John Allen.)

THE products referred to at the head of this article are amongst the most important of the vegetable kingdom, and are certainly amongst the most varied in their origin, collection, trade, geographical distribution, and uses. It is on this account, perhaps, that but little is popularly known about them—indeed, the extent of the trade in these products is of so varied a character that the value of them collectively would no doubt surprise even those who are experts.

On the subject of the origin of gums a good deal might be said, but it will suffice to point out that while the older writers generally attributed them to plant secretions, it has in more recent times been shown that some gums at least are produced by a complete transformation of the tissues of the cell walls, so that in some instances more gum is yielded when the plant is in a sickly state than when in a healthy condition. In some form gum is found more or less in most plants, occurring abundantly in the barks and rinds of fruits.

Gums and similar substances may be classified under three large groups—the first containing the true gums, which in themselves may again be divided into those of the gum arabic class, which dissolve in water, and those that absorb water, and consequently swell considerably before dissolving, and, moreover, need agitation before a perfect solution is effected. The second division of the series includes the resins which may be of recent origin and readily soluble in spirit or ether, or by moderate heat, or of fossil or semi-fossil origin, requiring a very high degree of heat to melt them. A third and very distinct class is of very recent origin, and flows from the stems of the plants, producing them in a thickened or semi-fluid condition, and consist of oil and resin combined, and are known as oleo-resins or balsams.

All true resins are insoluble in water, even those of the most recent origin, and in burning they emit a large quantity of black

smoke. Like gums, resins are amongst the most widely distributed of plant products, being found in almost all conditions of vegetable growth. The bulk of them, however, occur in the bark, and in some instances flow most readily on the slightest fracture.

The rubber series is very distinct from either of the preceding, inasmuch as they flow from the plants in a milky fluid form, which coagulates either by exposure to the air, by the application of heat, or by the use of acids. Unlike gums and resins, they never become absolutely hard, but always retain more or less elasticity or ductility. The milky juices of caoutchouc-yielding plants are contained in a series of very small tubes known as laticiferous vessels, which are found chiefly in the middle layer of the bark. Many other plants besides those known to furnish rubber yield milky juices, but these juices do not readily solidify, and when they do, they possess no elasticity. Familiar examples of this are to be found in the opium poppy, the lettuce, chicory, and similar plants.

The plants yielding gums and resins are much more numerous than those yielding rubbers and guttas, for, as we have already said, the two former are more or less common in most plants, yet there are distinct natural orders which are more marked than others for the presence of these products. Thus, in the natural order Leguminosæ a large number of plants yield gums, especially in the genus *Acacia*, which furnish the bulk of the gum arabic of commerce, and in the same order the species of *Astragalus*, from which is obtained gum tragacanth. The natural order Sterculiaceæ is also noted for its gummy exudations, while in the allied order Malvaceæ the presence of mucilaginous matter in the stems and roots is quite a distinct character. In the matter of resins we also find some natural orders characterised by their presence. For instance, in the Dipterocarpeæ we have the genera *Vateria*, *Shorea*, and *Dipterocarpus* itself producing a large number of valuable products of this nature, while in the Burseraceæ the species of *Balsamodendron* and *Boswellia* furnish the well-known fragrant resins Myrrh and Olibanum. The rubber and gutta yielding plants are much more limited both with regard to the natural orders as well as to the actual species yielding them. The natural orders which cover the rubber plants are Euphorbiaceæ, Urticaceæ, and Apocynaceæ, with a few outliers in the allied order Asclepiadeæ, the products of which, however, are of much less value than those of the three first named orders. Then with regard to guttas, the gutta percha, or that of the best quality, is the produce of a single species belonging to the natural order Sapotaceæ, and it is in this order alone that gutta-yielding plants are to be found. All these points will become more apparent and better understood in the consideration of the individual products themselves which we shall now proceed to treat of in detail.

TRUE GUMS (ARABIC SERIES).

Acacia Senegal, a small tree about 20ft. high, with an erect trunk and slender irregular branches. It is a native of Senegal, as its specific name indicates, where it covers large tracts of sandy ground. The tree is also found on the opposite side of Africa in the neighbourhood of the Upper Nile, Southern Nubia, and Kordofan, from the latter of which the finest gum arabic is procured. At certain seasons the gum of the Acacias is formed in such large quantities that the tissues of the stems and branches burst, from which the gum exudes and hardens on exposure to the air. In consequence of this habit of free exudation the trunks are seldom wounded to cause the gum to flow, which is mostly done in similar exudations. In Kordofan the gum is collected by breaking the lumps off the trees with an axe, which are afterwards placed in baskets for transport. The annual produce of Kordofan has been estimated at 30,000cwt.

The gum collected in Senegal is of an inferior quality. Its collection commences in November, after the rainy season, and when the dry winds cause the bark to crack, from which the gum exudes and forms in large masses. The collection goes on till the end of July, and it is said that in some seasons as much as 100,000cwt. are exported, chiefly to Bordeaux. By far the greatest bulk of these Acacia gums arrive in this country from Egypt.

The kinds known in English commerce as Kordofan, Picked Turkey, or White Senaar Gum are all the produce of *A. Senegal*. The very best gum, which is mostly picked for medicinal purposes, is found in roundish or ovoid lumps or tears varying in size from that of a pea to a walnut. It should be of a white or cream colour, but is mostly opaque from the numerous cracks on the surface produced in the process of drying. The inferior gum varies in colour from a yellowish brown to a brown or even a reddish brown colour. The Senegal gum, which is produced by the same plant, is usually found in commerce in larger pieces, sometimes even so large as a small apple. It is a very mixed gum, varying in colour from yellow to brownish red, but with a very small proportion of white pieces. The gum is also more solid in appearance and is nearly devoid of the cracks so characteristic in Kordofan gum.

Besides this specis of *Acacia* several others yield gum arabic of commerce, of which the following are the principal:—*A. stenocarpa* and *A. Seyal*. It is seldom seen in entire pieces in consequence of its brittle character, and is generally of a brownish or reddish brown colour. It is very much cracked or fissured on its surface and has a glassy fracture. It is known as Suakin, Talha, or Talka gum, and, though it is of an inferior quality, large

quantities are imported from Alexandria and Suez. The trees being common in the country between Khartoum and the Red Sea, forests occurring at Atbara, the disturbed condition of that country has for some time past seriously affected the supply of this kind of gum; indeed, so considerably has the price of gum increased in consequence that other gums have been introduced as substitutes.

Acacia Arabica. From the specific name of this tree it might be supposed that it was the chief source of gum arabic. The fact is, however, that the gum furnished by it is of a very inferior kind. The tree is a moderate sized one, and is found in India, Arabia, Egypt, and in tropical and Southern Africa. It furnishes the gum arabic known as Morocco, Mogador, Brown Barbary, and East Indian. The gum is usually of a reddish brown or dark brown colour, and occurs either in small angular broken pieces or, occasionally, in roundish tears very much cracked on the surface. The East Indian gum is mostly the produce of Eastern Africa, from whence it is shipped to Bombay and thence to England; hence it derives its name of East Indian gum. In India *Acacia Arabica* is known as Babool, and the gum as seen in India is of a very mixed character and poor quality.

Acacia horrida. This plant is the source of the bulk of the gum known as Cape gum; it is a very inferior kind, and is usually in small fragments of an amber brown colour.

Besides the above, several species of Australian Acacias furnish gum which goes to increase the bulk of the commercial sorts. The principal of these species are *A. pycnantha*, *A. decurrens*, and *A. dealbata*. As usually seen, the Australian gums are in large lumps or tears, very free from cracks or fissures on the surface, varying in colour from dark yellow to reddish brown, transparent, but frequently mixed with pieces of bark. This description of gum dissolves readily in water and forms a strong adhesive mucilage.

Amongst other Indian species of *Acacia* which are not known to supply gum arabic in English commerce the following may be mentioned as producing gums of similar character, which are found more or less in the Indian bazaars, and might perhaps be more extensively used were they better known:—*Acacia Catechu.* This is the tree which yields the cutch or catechu of commerce, largely used for tanning purposes. It is common in most parts of India and Burma, and grows in favourable localities to a height of 70 to 80 feet. The gum is of a pale yellow colour, and usually occurs in tears of about an inch in diameter. The larger pieces are mostly of a darker colour, sometimes approaching that of amber, and sometimes in broken pieces, being much cracked and granular. It has a sweetish taste, is readily soluble in water, and forms a thick and adhesive mucilage; indeed, the gum has been

recommended as a better substitute for true gum arabic than that furnished by *A. Arabica*. *Acacia Farnesiana*. This is a small tree known as the Cassie, as it furnishes the flowers known to perfumers under that name. The plant is widely distributed over the tropics, and is often cultivated, especially at Cannes, in the South of France, for the sake of its powerfully scented flowers. In India the gum is said to exude from the trunk in considerable quantities. It is collected in Scinde, and is considered by some to be equal or superior to gum arabic for use both in medicine and the arts. It has been suggested by some writers on Indian products that, as the gum possesses so many advantages, "its peculiar properties should be investigated." Of *Acacia modesta*, a moderate-sized tree of the Western and Central Himalayas, Dr. Watt says: "It yields a gum which occurs in the form of small, round, smooth, subtranslucent, and very characteristic tears. I found what appeared to be this gum being used by the Lucknow calico printers under the name of *babal*. It is quite tasteless."

In 1888, owing to the scarcity and consequent high price of gum arabic, due to the Soudan War, the gum of a Brazilian tree closely allied to the Acacias was introduced to English commerce. Fifty tons of this gum came into the London market under the name of Brazilian Gum Arabic. It was in irregular-sized pieces from that of a marble to that of a hen's egg, of a dark brown colour and a shiny fracture. The gum did not seem to take in the market, and it is now seldom quoted.

That gum arabic in its collective sense is a very important article in English trade may be readily understood by a glance at the uses to which it is put. Thus, the finest kinds are used in medicine, possessing as they do demulcent and emollient properties. In coughs a small piece of gum allowed to dissolve slowly in the mouth often gives relief, while, for internal use, it is often given in inflammatory affections of the stomach and bowels. The nutritive properties of gum arabic are also exemplified from the fact that it is largely partaken of as food by the collectors of the gum; besides this, gum arabic is extensively used in the arts and manufactures for dressing calico, linen, and lace, for stiffening crape, giving lustre to silk fabrics, as well as in the manufacture of ink and blacking.

Regarding its money value as an article of import it forms a considerable item in the commerce of the country, as will be seen from the following returns for the past two years:—1896, total imports, 80,506cwts., of the value of £195,752; in 1897 the quantity imported dropped to 63,208cwts., valued at £127,611. The fluctuation, however, in the value of gum is very great, and is, of course, regulated by supply and demand; thus, in 1878, 88,957cwt. were

imported, valued at £256,677. The following are among gums which suggest themselves as being capable of development as substitutes for some of the applications to which the inferior kinds of gum arabic are now put.

Anogeissus latifolia, a large handsome tree of India, sometimes growing to a height of 80ft., extending from the Himalayas to Ceylon. The best gum is of a clear bright straw colour, and occurs in elongated tears. It is often seen of a brownish or dirty colour and mixed with many impurities. Its adhesive properties are said to be much inferior in strength to gum arabic, but among the Indian calico printers, especially in Lucknow, the gum has a high reputation, and it is even thought to possess some special character which qualifies it for this work and which might be worth careful examination in this country. In India the gum is eaten as an article of food, and also used medicinally in cases of cholera. The plant belongs to the order Combretaceæ, which is not known to possess any poisonous properties.

Feronia elephantum, the Wood Apple of India. It is a large tree of the Rutaceæ, and is closely allied to the orange and lemon. The order is free of noxious properties. The tree is found in Coromandel, Western Coast, and Guzerat. The gum varies in appearance and character, some pieces being of a light colour, clear and transparent. It mostly occurs, however, in irregular semi-transparent reddish brown tears; placed in water it affords a somewhat brownish coloured tasteless mucilage of equal adhesive powers with that of ordinary gum arabic. In India the gum is used by dyers and painters, especially by miniature and chintz painters. It is also used by bricklayers in the preparation of a fine kind of whitewash, as well as by ink makers.

Buchanania latifolia. This tree is known as the "Chironji" in India, where it is found in the mountainous parts of the coast. The gum mostly occurs in irregular broken fragments, brittle, of a pale brownish colour, without taste, readily soluble in water, and forming a colourless mucilage. It is said to have been found a very useful gum for dressing cloth. Like the plant next to be mentioned it belongs to the Anacardiaceæ, an order of doubtful character, many of them possessing acrid and even poisonous properties.

Anacardium occidentale, the Cashew Nut, a large tree of the West Indies, but cultivated in the East Indies and other tropical countries. The gum, which is generally known as Cashew or Kadju gum, usually occurs in slender elongated stalactitic pieces, varying from a pale colourless transparent appearance to a rich chocolate brown or to a dull opaque brown. Much of the gum has a similar appearance to gum arabic, but it is not entirely soluble in water, the insoluble portion absorbing the water and swelling as

is the case with cherry gum. It has a slightly astringent taste, in consequence of which it has been recommended for use where depredations from insects have to be guarded against, as the gum is distasteful to such creatures. The gum readily exudes from the trunks and branches of the trees upon the slightest wound.

Khaya senegalensis. This is a large tree, native of the West Coast of Africa, as its specific name indicates. It belongs to the natural order Meliaceæ, and is a close ally to the well-known mahogany tree of Central America and Cuba. The wood of *Khaya senegalensis* has, indeed, of late years been imported into this country in increasing quantities under the name of African Mahogany. The gum is very similar in appearance to that of the Cashew, both in colour and formation. It is occasionally seen in this country, and has been offered as a substitute for gum arabic, though so far as we are aware it has not established itself as an article of commerce.

Under the name of "Cherry Gum" are usually included the gums of the cherry, plum, almond, apricot, and allied trees of the family Rosaceæ. The gums partake of the arabic character, though they are only partially soluble in water. Though they are not regular articles of commerce in this country, they sometimes appear in the market under distinct names; a sample of unusually good appearance came into the London market in 1898 under the name of Persian Gum Arabic, which was clearly the produce of a species of *Prunus.*

The foregoing are only a few selected examples of gums that have been recommended, and even used, as substitutes for some of the purposes to which the more expensive gum arabics are applied. It must be borne in mind that for pharmaceutical purposes none but the best and purest gums should be used, but for many other purposes in the arts the vegetable kingdom supplies a great variety from which to make a choice.

TRAGACANTH SERIES.

Under this head are included such gums as are insoluble in cold water, but which absorb a certain proportion of water and swell and form mucilage by agitation. The secretion of the tragacanth gums is distinct from that which prevails in other gums, and is thus described by Fluckiger and Hanbury in their *Pharmacographia*:—"The stem of a gum-bearing *Astragalus* cut transversely exhibits concentric annual layers, which are extremely tough and fibrous, easily tearing lengthwise into thin filaments; these enclose a central column, radiating from which are numerous medullary rays both of very singular structure, for, instead of presenting a thin walled parenchyme, they appear to the naked eye as a hard

translucent gum-like mass, becoming gelatinous in water. Examined microscopically, this gummy substance is seen to consist not of dried mucilage, but of the very cells of the pith and medullary rays in process of transformation into tragacanth."

Tragacanth appears to have been known from a very early period, having been mentioned by Theophrastus as a product of Crete, the Peloponnesus, and Media; while Dioscorides' description of the plant agrees with the species of *Astragalus* as at present known. The gum has continued to be referred to by various writers from that time to the present. True tragacanth is now yielded by several species of *Astragalus*, the chief of which are *A. gummifer*, *A. microcephalus*, *A. adscendens*, *A. brachycalyx*, and *A. eriostylus*, all of them spiny shrubs, natives of mountainous districts of Asia Minor, Persia, Syria, and Greece. The collection of the gum usually takes place in the months of July and August, when the peasants clear the earth from the lower portion of the stem and make several longitudinal cuts in the bark. The gum exudes the whole length of the incision, forming long flat flakes, which in three or four days are sufficiently dry to be removed. In some places the peasants also puncture the bark with the point of the knife. If the weather is hot and dry the gum hardens more quickly and is white and clear, but in a damp and cloudy atmosphere and but moderate heat the drying takes longer, and the gum assumes a yellowish or brownish colour. At the same time that the flaky gum is gathered all that has exuded naturally is likewise taken. In Persia and Kurdistan the bulk of the gum is produced by spontaneous exudation.

Nearly all the gum collected is taken to Smyrna, where it is purchased of the peasants by native dealers. In the condition in which it arrives it is of a very mixed character, and to fit it for the European market it has to be sorted into the different qualities, the best being flaky or leaf gum, namely, that obtained from the long incisions made in the stems. The next is known in commerce as vermicelli, which is in vermiform pieces, more or less twisted, and varying in thickness. Some of this kind is the result of punctures in the stem, while some results from natural exudation. The most inferior quality consists of the smaller pieces and lumps of various sizes that have been naturally formed on the stem. This usually has more or less colour, from an opaque dirty yellow to dark brown, and is often mixed with pieces of bark, earth, and other foreign substances. The best quality tragacanth should be of a dull white colour, translucent, firm, and not easily broken, yet somewhat flexible and horny, without smell, and with only a slight bitterish taste.

The gum is shipped from Smyrna, Constantinople, and the Persian Gulf. Though the term Tragacanth is generally applied to this gum in commerce, it is also frequently known as Gum Dragon. It is used as a demulcent and emollient, though it is devoid of any active properties. In medicine, however, it is a convenient agent for holding in suspension heavy powders in a mixture, and for giving firmness to lozenges and pills. It is also much used for stiffening fabrics, especially crape and in bookbinding, and for various other purposes.

Dr. Aitchison, in his "Notes on Products of Western Afghanistan and North-Eastern Persia," refers to *Astragalus Gompholobium* and *A. heratensis* as common plants in the stony soil of the Harriud Valley and Khorasan, at an altitude of 3,000ft.; from them, he says, is obtained a gum called "Katira" or "Gabina," exuding from fissures in the bark in the form of Tragacanth, or, on cutting across the stem, it shoots out of the medullary cavity like pipe or vermiform Tragacanth. It is collected in large quantities at a village called Kalla-roving, near Bezd, in Khorasan, for exportation in all directions—to India, Persia, and Turkestan—to be chiefly employed for stiffening, glazing, and facing local fabrics. Most of the gum sold in India as "Katira" is this, and not the product of any Indian plant.

The substitutes for true Tragacanth, or rather the gums that are occasionally used in place of it, or even that suggest themselves as likely substitutes, are much fewer in number than those of the Arabic series. The two most important are:—

Cochlospermum Gossypium, a small deciduous tree, with thick spreading branches, growing on the dry hills of Garwhal, Behar, Orissa, and the Deccan, and also very frequently planted near temples. It is a handsome tree in early spring, being covered with large yellow flowers before the appearance of the leaves. Most of the authorities on Indian products state that this gum is sold in the Indian bazaars as Katira or Kuteera, which are the Persian and Arabic names for true Tragacanth. In the preceding paragraph, however, it is shown on the authority of Dr. Aitchison that most of the gum sold in India as Katira is the produce of two species of *Astragalus*. Be this as it may, the gum of *Cochlospermum Gossypium*, though possessing many of the characters of Tragacanth, is yet very distinct in appearance, inasmuch as it never occurs in the flaky form that the best Tragacanth does; on the contrary, it is always in lumps, the small pieces of which could readily be mixed with the commoner sorts of Tragacanth without detection. *Cochlospermum* Gum exudes freely from the trunks of the trees on being wounded or tapped. It occurs in striated and twisted pieces, or in lumps of a pale semi-transparent white,

traversed with fissures. It is not readily soluble in water, but becomes diffused in minute particles through a large bulk of water, in consequence of which it is much used for marbling paper in India, as well as by shoemakers.

Sterculia urens, a soft-wooded erect tree with spreading branches, native of North-West India, Assam, Behar, and Ceylon. The gum exudes from this tree spontaneously during the hot season in large lightish brown transparent masses, which swell in water and become jelly-like, but do not readily dissolve. The solution lacks the adhesive qualities of most gums, and is also destitute of the usual thickness. Like the gum of *Cochlospermum* just referred to—with which, indeed, it has often been confounded—it is known in India as Kuteera, and has from time to time attracted attention in the London market as a probable substitute for *tragacanth*, but hitherto it has never found favour either with brokers or buyers. We are not aware, however, that any careful examination of it has ever been made, and, with new applications that are now constantly being discovered, it is not unlikely that it may yet prove a gum of some value.

Amongst the Indian species of *Sterculia* furnishing gums of a similar character may be mentioned *S. villosa*, *S. fœtida*, and perhaps some others, while in West Africa *Sterculia Tragacantha* affords a similar gum very closely indeed resembling in general appearance the produce of the Indian species; and again, in Australia, where some species of *Sterculia* are amongst the characteristic features of the arboreal vegetation, several of them exude gum in considerable quantities, notably *S. diversifolia*, of which it is recorded that in one instance a tree of 30 feet high and about a foot in diameter at the base, growing in the Clyde River district of New South Wales, was found to have exuded naturally about a bucketful of partly viscid gum, while enormous tears had flowed down the stem and were adherent to it. From *S. acerifolia* the gum has also been collected, as well as from *S. rupestris*, the well-known gouty or bottle tree of Australia; indeed, from this last Mr. J. H. Maiden, in his "Useful Native Plants of Australia," says the gum exudes very freely from the tree, that it is free from colour, and remarkably like paraffin in appearance, rather tough and horny, and breaks with a dull fracture. It occurs in irregular lumps, and, except in the shape of the pieces, Mr. Maiden says he fails to detect any difference between it and true tragacanth. On treating the Australian Sterculia gum and tragacanth with cold water the most obvious difference between them is the bluish opalescent and comparatively fine-grained appearance of the mucilage afforded by the Sterculia gum. Under the term "Hog Tragacanth" an inferior kind of gum is found in the market, which is generally considered

to be a mixture of several kinds, composed in part, perhaps, of the Indian gums previously referred to and plum and almond gums.

Moringa pterygosperma. This tree, which is found wild in the sub-Himalayan tract from Chenáb to Oudh, is commonly cultivated in India and Burma on account of its leaves, flowers, and pods, all of which are eaten. It yields a gum of the Tragacanth or Hog Gum series, and is only partially soluble in water. It somewhat resembles Mucherus, a gum which exudes from the bark of *Bombax malabaricum*. As the gum exudes it is white, but soon turns to pink, red, or even a dark mahogany brown. In India the gum is used in calico printing, but the dark colour is an objection to its use in this country.

FRAGRANT GUMS, OR GUM RESINS.

Under this head may be classed such substances as Myrrh, Olibanum, Frankincense, Benzoin, and those gums or gum resins that are valued chiefly for perfumery purposes. Of the botanical origin of the first of these, namely, Myrrh, there has always been much confusion, and, though a good deal of light has been from time to time thrown on the subject, there is still much obscurity attaching to it. The reason of this is not difficult to understand, and is to be found partly in the antiquity of the product and partly to the little that is still known about the countries that furnish this and some allied resins. It has been for some time accepted, but not without reserve, that *Balsamodendron Myrrha* was the source of African Myrrh, and *B. opobalsamum* that of Arabian Myrrh. More recent researches, however, have shown that the plant furnishing African Myrrh is apparently more closely allied to *Balsamodendron Schimperi*, while Arabian Myrrh may be the produce of three distinct species, namely, *B. Myrrha*, *B. simplicifolium*, and *B. opobalsamum*. These views, however, still require confirmation, and it will suffice at present for us to know that the plants furnishing Myrrh are small, irregular branching trees belonging to the genus *Balsamodendron*, and found in countries having similar climatic conditions on both sides of the Red Sea.

Myrrh exudes from the bark of the trees like cherry gum. At first it is soft and of a somewhat oily character, and yellowish white in colour; but it gradually assumes a golden tint, and upon hardening it becomes of a reddish colour. A large proportion of the myrrh is shipped to Bombay, and is a very mixed product. It is there sorted and separated into qualities, the best going to Europe and the refuse to China. Myrrh, as it appears in commerce, is in irregular roundish pieces, varying in size from that of a marble to that of a hen's egg. Very fine fresh myrrh is of a chocolate-brown

colour, somewhat transparent; but in ordinary commercial samples its brightness is lost by the pieces rubbing against each other and causing the surfaces to become covered with the dust so produced. Myrrh is essentially composed of gum, resin, and a volatile oil, and is therefore known as a gum resin. It is only partially soluble in water, alcohol, or chloroform. It is used in medicine as a stimulant, tonic, and expectorant, and is given in chronic bronchitis, phthisis, and atonic dyspepsia. In the form of tincture it is used for hardening soft or tender gums, and in indolent ulcers; besides which, it is much used in the composition of incense and in perfumery.

On the question of the origin of Olibanum or Frankincense, almost as much confusion has existed as that connected with Myrrh. It is not, however, within our province to follow in detail any of these difficult problems, but rather to present to our readers such facts as have been established on their origin, uses, and values, and, so far as is at present known, Olibanum of the present day is the produce of a small tree inhabiting two limited districts of a very similar character and intensely hot climate in tropical Arabia and eastern tropical Africa. For commercial purposes the gum is collected exclusively in the Somali country and in Southern Arabia, from trees of *Boswellia Carterii*, which grow in hard, rocky soil. The young trees are said to furnish the best gum, the older trees yielding a clear glutinous fluid resembling copal varnish. All parts of the tree abound in the gum, which is collected in the Somali country during the hot season, about the end of February or beginning of March. A deep incision is made in the stem of each tree and a strip of bark torn off a few inches below the wound; at the end of a month the old wound is deepened, which operation is again repeated about two months afterwards. The gum exudes slowly, and partially hardens on the trees in the shape of globular or pear-shaped drops or tears. The larger and best globules are scraped off into baskets, and that which has run down the stem, which is inferior in quality, is also collected at the same time. The operation of collecting is repeated every fortnight during the season till about the middle of September, when the first rain closes the year's harvest. Olibanum as it appears in commerce occurs in single tears, often mixed with irregular lumps and with small pieces of the papery bark, with which the trunks are clothed, mixed with it. It is of a dull cream colour or whitish yellow. It has a dull waxy fracture and an aromatic turpentiny odour and taste, which is extracted by the warmth of the mouth. The aromatic odour is much intensified by increased heat. Olibanum mostly finds its way to Bombay and Aden, from the former of which it is

re-exported chiefly to England and China. The term Frankincense, which is sometimes applied to this gum resin, is equally given to some other resinous products, notably to the concrete turpentine which dries or solidifies on the trunks of the American turpentine trees *(Pinus palustris)* in the process of collecting turpentine. From the fragrant nature of Olibanum it is largely used in perfumery and in the composition of incense for use in churches. Allied to true Olibanum are several similar gum resins, the produce of other species of *Boswellia*, as, for instance, *B. serrata*, a small tree of India, furnishing a fragrant gum resin known as Indian Olibanum, which is largely used in India for incense. *B. Frereana*, the Yegaar tree of Somaliland, yields Luban Maitee, a very fragrant resin much used in the East as a masticatory, while *B. papyrifera*, a native of Abyssinia and Nubia, also furnishes abundantly a fragrant exudation.

Styrax Benzoin. This is a moderate-sized, handsome tree, with a wide-spreading head, found abundantly in a wild condition in Sumatra, especially on the elevated parts of the interior. The tree is also cultivated extensively in many parts, especially near the coast. Besides this, it grows in Java, Borneo, and the Malay peninsula. Benzoin, which is a balsamic resin, comes into commerce both from Siam and Sumatra, but the botanical origin of the former seems to be different from that of the latter, as *Styrax Benzoin* is not known to occur in Siam.

The collection of benzoin in Sumatra is carried on as follows: At the age of six or seven years the young trees are incised either longitudinally or somewhat obliquely, and near the lower branches. The gum resin exudes in a liquid state, but it soon slightly hardens by exposure to the air and sun, when it is scraped off with a knife. The average yield of a tree is about three pounds annually for the first three years, during which period the gum is of the finest quality; during the next seven or eight years the flow somewhat diminishes and the produce is of a browner colour, and consequently less valuable. At the age of about twelve years the trees are cut down and the trunks split up, and any benzoin remaining in the wood is scraped out. This is mostly mixed with pieces of bark and other impurities, and is, of course, the lowest quality. Sumatra Benzoin is, as a rule, of inferior quality to that from Siam; its odour is less agreeable and weaker. It always occurs in commerce in mass, while that from Siam is sometimes seen in large whitish tears. Generally both sorts are imported in cubical blocks, formed by having been packed in stout wooden boxes while the gum was still soft.

Benzoin possesses stimulant and expectorant properties, and was at one time much used in chronic bronchitis and in other

chronic affections of the lungs. It is now seldom or never employed except as an ingredient in compound tincture of benzoin, or Friar's Balsam, a stimulant application to wounds and ulcers. Its chief use is in the composition of incense and for perfumery.

Myroxylon Pereiræ, a tree about 50ft. high, yielding what is known as Balsam of Peru. It is a wide-spreading tree throwing out numerous branches, and bearing peculiar winged pods, which are flat, stiff, and narrower where the stalk attaches them to the tree. It belongs to the natural order Leguminosæ, and is not a native of Peru as the name of the product would seem to indicate, but of woods on the Sonsonate or "Balsam Coast" of the State of San Salvador in Central America, in which neighbourhood it is alone collected. Balsam of Peru is not a gum nor a true resin but an oleo-resin, consisting of resin and oil in natural combination. It is obtained from the tree in the following manner:—In November or December the stems are beaten on four sides with a heavy blunt instrument to bruise and loosen the bark, intermediate strips of bark being left on the other four sides of the trunk so that the life of the tree may be preserved. The bruised bark separates from the trunk, when it is removed, and from the bare surface of the stem there exudes the fragrant balsam, but the natural flow is very small. To increase this it is usual, five or six days after the beating of the bark, to apply lighted torches or heat by some other means to the broken bark, which is thus charred and so falls off and the heat increases the flow of balsam. Rags are next tied round the wounds and become saturated with the exudation. When so charged they are collected and put into an earthenware boiler nearly full of water and constantly stirred until all the balsam is boiled out of them. As the substance exudes from the tree it is of a lightish yellow colour, but after boiling it becomes black, and being heavier than water sinks to the bottom of the boiler. The process is continued for some hours, the exhausted rags being taken out and fresh ones put in from time to time. After the removal of the rags from the boiler they are submitted to pressure in a very primitive screw press, which consists of a small rope bag about fourteen inches long and opening in the middle for the insertion of the rags, while at each end a strong stick is passed through a series of loops. When the rags are placed inside the bag it is twisted round by means of the two sticks, and the remaining balsam is thus squeezed out and added to that in the boiler. As the boiler cools down the water is drawn off and the balsam poured either into small gourds or square tin canisters or drums for exportation. Formerly it was exported in old Spanish earthenware wine jars, which were originally sent from Spain filled with wine and afterwards utilised for sending away the balsam.

These jars, before leaving Spain, were covered with esparto grass to prevent their breaking, and were often sewn up in raw bullocks' hide before being sent away from Central America filled with balsam.

In the second year's tapping that part of the trunk of the tree that was left untouched the previous year is operated upon, "and, as the bark is renewed in two years, the same tree will yield an annual supply of balsam for very many years, provided a rest of five or six years be allowed at intervals of about twenty years."

Balsam of Peru obtains its name from the fact of its having originally been brought to Europe indirectly by way of Peru, from which it was supposed to have been a product of that country. As seen in commerce, it consists of a black, treacly-looking substance with a very agreeable smell. It is inflammable, and the fragrance is given off in burning. Medicinally Balsam of Peru possesses stimulant and expectorant properties, and has been used in chronic bronchitis, asthma, and rheumatism, and outwardly as a stimulant application to sores. It is further used in perfumery and in the manufacture of soap.

Myroxylon toluifera. This is a close ally to the last-named species, and furnishes a balsamic exudation of somewhat similar character known as Balsam of Tolu.

The tree, which grows to a height of 80ft. and is often 40ft. to 60ft. to the first branch, is a native of Venezuela and New Grenada, the balsam being collected alone in a small district near Carthagena. It is procured by making two deep sloping incisions quite through the bark and into the wood in the shape of the letter V. Under the lower point of these incisions a small calabash is placed, into which the balsam trickles. These gashes are made all over the lower part of the trunk, close to each other, and it is said as many as twenty cups may often be seen on one tree. When the lower part has been exhausted, fresh incisions are made higher up. As the cups fill, they are emptied into a kind of bag made of hide, which, when full, are sent down to the ports on the river, where it it transferred to the tins in which it is now generally exported to Europe and other parts. The period of collecting extends from July to March or April. The tins most commonly used for exporting balsam hold about 10lbs. each, but some contain as much as 25lbs. It was formerly exported in small calabashes.

In its fresh state Balsam of Tolu is soft and tenacious, but with age it becomes hard, brittle, and resinous; and when very old it has a crystalline appearance. Heat, however, rapidly softens it, and increases the highly fragrant odour which it emits. It has a sweetish, aromatic, pleasant taste. Balsam of Tolu, when fresh, is of a yellowish brown colour, becoming reddish brown with age. It

possesses stimulant and expectorant properties, and is often used in the form of lozenges to allay troublesome coughs. On account of the ease with which it dissolves in alcohol, it is much used by the perfumer for handkerchief perfumes, as well as to give an agreeable odour to salves.

Opoponax Chironium. This Umbelliferous plant is said to be the source of the Opopanax of commerce, and is a native of North Africa, Spain, and Dalmatia. Though the gum resin has been described in old books since the days of Dioscorides, little has been known about its origin and collection. It seems, however, that it is obtained from the roots, which are taken up when the plants begin to sprout, and are broken to allow the milky juice to flow, which it does into leaves placed beneath to receive it. It finally hardens into irregular nodular lumps or tears of an orange brown colour. It is alone used in perfumery, and is in very great demand.

FŒTID GUM RESINS.

There are fewer gums or gum resins that can be classed under this head than under any other, and they are essentially of a medicinal character. The most notable, of course, is Asafœtida, produced by two plants closely allied to each other, namely, *Ferula fœtida* and *F. Narthex*; both are large herbaceous plants, the first furnishing the Asafœtida of Persia and Afghanistan, and the latter the Tibetan Asafœtida. The stems of these plants average from two to three inches in diameter, and are very soft wooded. The collection of Asafœtida takes place in June. The rootstock of the plant is laid bare for about two inches in depth. A thin slice is then cut from the top of the rootstock, from which at once a quantity of milky juice exudes. The wounded root is then covered over with a kind of protection, made up of twigs and clay, to shield it from the rays of the sun. In about five or six weeks the collectors return, and the milk which had flowed at first has then become a thick gummy substance, in more or less irregular lumps. These are scraped off with a kind of rough knife, and placed in a bag made of kid or goat skin. The quantity of Asafœtida yielded by each root varies from a few ounces to a couple of pounds weight. In some cases small cups are placed beneath the slits to catch the juice as it flows, the contents of which, as they fill, are emptied into large vessels, and exposed to the sun to dry and harden, when it is transferred to baskets for the purpose of transport.

Ferula Narthex, the Tibetan source of Asafœtida, is a plant of similar habit to the last, and the gum resin is obtained in a like manner. Asafœtida, as met with in commerce, is usually in

lumps composed of agglutinated tears of a brownish colour, and in this form is known as lump Asafœtida. Very rarely it is seen in the separate tears, and is then distinguished by its character. Though this kind is lighter in colour and cleaner looking than lump Asafœtida it is considered of inferior quality, having less odour and taste.

The properties of Asafœtida are stimulant, powerfully anti-spasmodic, and expectorant, and, though it is but comparatively little used in this country, it is by some eminent medical men considered a very valuable and important remedy, especially in cases of flatulent colic, hysteria, asthma, epilepsy, and other nervous diseases. It is also given in advanced stages of pneumonia and chronic bronchitis, and it is further used in veterinary practice.

Asafœtida has a strong garlic-like smell, and besides being used in medicine in Persia and India it is also very largely employed as a condiment, for which purpose, indeed, it is sometimes used in Continental Europe.

Dorema Ammoniacum, a large herbaceous perennial plant, growing some 5ft. to 7ft. high, with a soft woody stem, belonging to the same natural order as the last, found in South-Western Persia and extending into Northern Persia through Khorasan and eastward to Herat. The whole plant is highly charged with milky juice, which freely exudes on the slightest puncture, and when solidified becomes ammoniacum of commerce. So abundant is the milky juice in the stems that it often encrusts the lower parts of the stems, from which it has exuded spontaneously. Some good examples of this are shown in the Kew Museum.

For collecting the gum resin for commercial purposes the stems are not punctured or wounded artificially, but are constantly bored by beetles, and it is from these slight punctures that the gum exudes in abundance, mostly in small globules or tears, which are scraped off and allowed to harden before being shipped. A good deal of the ammoniacum seen in commerce is in the lump form, namely, that in which the tears have become merged or run together, but a large proportion is also seen in small globules or tears varying in size from that of a pea to that of a hazel nut. These pieces when fresh are of a creamy colour, but as they get older they become of a darker colour and of a glazy appearance.

The gum resin is collected by the peasants towards the end of July and sold to the dealers, who send it to Ispahan or to the coast. For the purposes of commerce ammoniacum is said to be collected exclusively in Persia, and comes to us by way of Bombay, where it arrives in bales made mostly of matting or coarse canvas. It is a very mixed product when it arrives at Bombay, and it is there sorted for the several markets. Ammoniacum possesses

similar properties to asafœtida, and is used in medicine for the cure of similar diseases. Externally it acts as a local irritant, and is often applied as a plaister to indolent tumours.

The ammoniacum now known to commerce is not that of Hippocrates, Dioscorides, and Pliny, which was a product of Africa, and was perhaps yielded by a species of *Ferula*. Other species of *Dorema*, besides that described above, are known to yield a similar gum resin, amongst them being *D. Aucheri*, which seems to have a wide range in the western provinces of Persia.

Another peculiar gum resin of the class under consideration is that known as Galbanum. For a long time the source of this interesting product remained in considerable doubt, and even now it is not absolutely certain that it may not be produced by two or more allied plants of the Umbelliferæ, namely, *Ferula galbaniflua* and *F. rubricaulis*, both of them natives of Persia, from which the bulk of Persian Galbanum is said to be received; but another species, *F. Schair*, a native of the desert regions on the confines of Siberia and Turkestan, is considered also to be a source of the gum.

From different accounts given as to the collection of galbanum, it would seem to vary slightly in different districts; in some, incisions are made in the stems of the plants near the ground, while in others the milky juice exudes spontaneously; in some places it is allowed to trickle into a mussel shell placed on the stem to receive it, while in others it is removed from the stems in the form of concrete masses or tears. In all cases as it dries it assumes a yellow tint. The bulk of the gum is obtained from the Levant, but it is stated that some is exported by way of Bombay. It comes into commerce in both lump and tear forms, like most other gum resins, the lump form being the most general. Galbanum has a somewhat garlic-like odour and taste, combined with bitterness and acidity. In medicine it holds a place between asafœtida and ammoniacum, possessing similar properties to both, but it is much less seldom used. It was one of the gums used by the ancient Jews in the composition of their incense, but its disagreeable odour prevents it being used except, perhaps, in very small proportions at the present day.

Of the nature of gum resins, but without smell either of a fragrant or fœtid character, we may, perhaps, here include a few peculiar resinous substances of which the following are examples: Gamboge, the Kinos, and Labdanum. The first is the highly-coloured yellow juice of certain species of *Garcinia* belonging to the natural order Guttiferæ, the chief of which is *Garcinia Hanburyii*, a tree of 30ft. to 50ft. high, a native of Cambodia and Cochin China, on the east coast of the Gulf of Siam, from whence the gamboge of commerce is derived. All parts of the tree are highly charged with

the resin, but it is from the stem that it is collected for commercial purposes in the following manner: A spiral incision is made through the bark round the trunk of the tree as it stands, a hollow joint of bamboo being placed at the lower end of the cut, and into this the yellow fluid flows—or rather exudes—slowly, for it is stated that an average yield of gamboge from one tree during a season is sufficient only to fill three bamboo joints, each twenty inches long by one and a half inches diameter. After the juice has hardened the bamboos are removed, and the gum appears in roll or cylinder form, and constituting what is known in the market as pipe or roll gamboge, which is the best quality. It is either solid or (more rarely) hollow and pipe-like, and marked externally with longitudinal striations, the impress of the bamboo. The rolls are very often agglutinated together, the result of one or more pieces adhering. As the gum dries it becomes brittle, and breaks with a smooth, opaque, glistening fracture, and of a reddish yellow colour. It has no smell, but a disagreeable acrid taste. It dissolves in water, forming a yellow emulsion. The lump form of gamboge, which is generally of an inferior quality to the pipe or cylinder, is formed by allowing the juice to flow into cocoanut shells or any similar receptacle. By this means impurities are often carried into the juice by accident, besides which it appears to be systematically adulterated with rice flour, sand, pieces of wood, and other substances.

Gamboge consists of a mixture of resin and gum, and is, therefore, properly designated a gum resin. Its use is chiefly as a pigment in water-colour drawing, and for use in lacquering brass work. Medicinally it is a drastic cathartic, possessing anthelminitic and diuretic properties. It frequently, however, produces nausea and vomiting, and in large doses it is an irritant poison.

Besides the species of *Garcinia* here described, several others yield gamboge in greater or lesser quantity, but mostly of inferior quality. The chief of these are *G. morella*, furnishing gamboge in Ceylon and Southern India, and *G. travancorica*, furnishing Travancore Gamboge.

In the Kino series we find inspissated juices of certain plants belonging to totally different natural orders, but in all cases the hardened or resinoid juice is of a bright red colour, which they impart readily to water. Their properties are always astringent. The principal source of Kino is

Pterocarpus Marsupium, a large forest tree, native of Southern and Central India, where at one time it was common, but, in consequence of its having been cut down in numbers, is now somewhat rare. The product of this tree is known in commerce as Malabar or East Indian Kino, and is extracted in the following manner: A perpendicular incision with lateral ones leading into it

is made in the trunk, and from these the red juice flows into a vessel placed below to receive it. By exposure to the sun and air it soon hardens and is packed in wooden boxes for export, the amount of which is never very large. As seen in commerce kino is in small glistening reddish black or sometimes ruby red fragments, without smell, but with an astringent taste, colouring the saliva of a blood red colour. It is partially soluble in cold water, more readily so in boiling water, and almost entirely so in alcohol. Kino is used in medicine in diarrhœa, and in the form of a gargle for relaxed throat, and also for outward application in ulcers. It is said to be largely used for colouring wines, imparting not only a deep colour, but a roughness to the taste. On account of the comparatively small quantity of kino produced the price is always high, else it might become more generally used in dyeing. Other kino-producing plants are *Pterocarpus erinaceus*, producing African or Gambia Kino; *Butea frondosa*, furnishing Bengal Kino; *Eucalyptus amygdalina* and probably other species of *Eucalyptus*, furnishing Australian Kino; and *Coccoloba uvifera*, producing West Indian or Jamaica Kino.

Cistus Creticus, a small bush, with spreading branches, belonging to the order Cistineæ or Rock Roses, and native of rocky places in the islands of Cyprus, Crete, Rhodes, and Sicily, as well as in Macedonia and Greece. From the leaves and branches is obtained a viscid resinous substance known as Ladanum or Labdanum. In Crete it is collected during the hottest season, namely from May to July, and this is effected in a very primitive and curious manner by an instrument called a ladanisterion, which is something like a huge heavy-handled rake from which instead of teeth long leather thongs are fixed. The collector takes this instrument and brushes it about over the plants, breaking the twigs and bruising the leaves, from which fractures the resin exudes and adheres to the leather thongs, which are afterwards scraped and the substance kneaded and moulded into cakes of different forms. In Cyprus it is collected by turning out sheep among the plants; the fleece of the animals becomes coated with the resin, which is scraped off and purified by fusion and afterwards moulded into various sized lumps. Labdanum is of a dark reddish colour almost approaching to black, but internally of a greyish colour; it gives off by slight heat an agreeable and balsamic odour, but its taste is bitterish and somewhat acrid. It is very inflammable, and burns with a clear light. Medicinally its properties are stimulant and expectorant, and it was formerly used in this country in cases of catarrh, dysentery, and other diseases, as well as an ingredient in plaisters. At the present time it is seldom or never used, but nearly all the produce of Crete and Cyprus goes to Turkey, where it is used for fumigation

and as a perfume. At one time it was considered by the Turks as a preventive against plague, and it was common to wear a piece as an amulet. The yearly produce of Crete is estimated at about 6,000lbs., and that of Cyprus from 2,500lbs. to 2,800lbs. Some other species besides that here enumerated furnish ladanum in Spain and Portugal.

RESINS AND OLEO-RESINS.

Under this head the following are among the best known:—*Guaiacum officinale*, an evergreen tree 20ft. to 30ft. high, native of Jamaica, Hayti, Cuba, and most of the West Indian islands, and found also in Columbia and Venezuela. The dense hard wood of this tree, together with that of *Guaiacum sanctum*, is known as lignum vitæ, and is much used for blocks, pulleys, skittle balls, &c. It is from this wood that the greenish-coloured resin that is known in commerce as gum guaiacum is obtained, which is either by natural exudation or by artificial means. For this purpose logs of the wood are placed horizontally on two upright stakes, incisions are made in the middle of the log, each end of which is then set on fire; the heat drives the resin towards the centre, from whence it runs and is received into a calabash or some other vessel, and, when dry, becomes hard and brittle, breaking with a glassy-like fracture and having a dark greenish brown colour. Guaiacum occurs in commerce either in the lump form, prepared as above, or in tears, which are oval or round in shape, ranging in size from half an inch to an inch in diameter. Guaiacum has little or no smell, but, when rubbed or powdered, it has a balsamic odour, and, when melted, it has a smell somewhat resembling benzoin. It is readily soluble in alcohol, ether, or chloroform. The resin is used only in medicine for its stimulant diaphoretic and alterative properties. It is a useful remedy in chronic rheumatic affections, also in syphilis, gout, scrofula, and skin diseases.

Pistacia Lentiscus, a shrub or small tree belonging to the natural order Anacardiaceæ, and having an extensive distribution in the Mediterranean region—Spain, Portugal, Morocco, France, Italy, Turkey, Greece—as well as in the Canary Islands and Somaliland. It furnishes the well-known resin Mastich, which for commercial purposes is exclusively collected in the Greek island of Scio, from whence it is exported to Constantinople, Trieste, Marseilles, Vienna, and England. Mastich is obtained either from incisions made in the stems or large branches, or by natural exudation from the younger branches. Usually in the months of June, July, and August the juice exudes and hardens in globules or tears, and in about fifteen or twenty days they are sufficiently hard to remove; it is then placed in small baskets lined with white paper or clean cotton wool. The mastich thus formed is the best quality, but a

good deal of the resin flows down the trunks of the trees to the ground, which, however, is kept clean, and flat stones are usually placed around the trunk to receive that which falls. The average produce of a healthy plant is computed at from 8lbs. to 10lbs.

The best mastich as it appears in commerce is in small roundish tears, not larger than a small dried pea, each tear being covered with a whitish powder, caused by the pieces rubbing against each other. When broken or washed, as is sometimes done, they are found to be of a pale yellow colour, transparent or glassy. The resin has an agreeable balsamic turpentine smell, which is increased by heat, becoming, in fact, soft and ductile even with the heat and moisture of the mouth.

The uses of mastich are various. It was formerly much employed in medicine for its stimulant and diuretic properties, but it has now become almost obsolete, as it is considered to possess no advantage over the ordinary turpentines. Its chief use with us is for stopping teeth and as an ingredient in the preparation of spirit varnish, but for this purpose it is much less used than formerly. By far the largest consumption of mastich is by the Turks, who use it as a masticatory for preserving the teeth and gums and for sweetening the breath, also for fumigation and in the preparation of cordials and confections.

A similar resin to mastich is that known in commerce as Sandarach, which is the product of *Callitris quadrivalvis*, a coniferous tree of Algeria, which is also used for varnish making. Though scarcely distinguishable in outward appearance, sandarach does not soften in the mouth but remains quite hard, and, if bitten, breaks into powder.

Space will not allow us to refer in detail to other useful resins, but two remarkable resins must be included, namely, Dragon's Blood and Grass Tree Gum. The first is the produce of a species of *Calamus*, climbing palms of the East, the deep red coloured resin of which is naturally secreted on the scaly fruits, and is collected by shaking it off and melting it into lumps or rolling it into sticks. It is shipped from Singapore and Batavia, and is used mostly for colouring varnish. A similar substance also known as Dragon's Blood is obtained from other and distinct plants. Grass Tree Gum is the produce of several species of *Xanthorrhœa*, natives of Australia, peculiar tree-like plants with long grassy leaves. The resin is deposited thickly on the outside of the trunks, and is simply removed in lumps. Like Dragon's Blood, it is used for colouring varnish.

With regard to Oleo-resins, a few examples will suffice to show the nature and importance of this large class of resinous products. The coniferous turpentines are the most familiar examples, the

bulk of the turpentine of commerce being procured from *Pinus palustris*, yielding American Turpentine; *P. sylvestris*, yielding that of Finland and Russia; *P. Pinaster*, that of South-Western France; and *P. Laricio*, that of Austria and Corsica. In addition to these there are others which at one time had special uses, but which are now for the most part considered identical with those above referred to. Of these special turpentine-producing plants we may mention Venice Turpentine, which is obtained by boring to the very heart-wood of the *Larch (Larix europea)* tree; Strasburg Turpentine, which, on the contrary, is contained in little swellings in the bark of the Silver Fir *(Abies pectinata)*, or Canada Balsam, which is obtained in like manner from the bark of *Abies Balsamea*, a native of Canada, as the name of the balsam would imply. The peculiarity of this balsam, or turpentine, is its perfect water whiteness, and consequent transparency, on account of which it is much used by microscopists for mounting objects. The produce of this kind of turpentine is very small, the average yield of one tree being not more than 8ozs. Another peculiar and rare turpentine is that known as Chian Turpentine, the produce of *Pistacia Terebinthus*, and a close ally to the mastich before referred to. It is a very variable plant, ranging from a bush to a small tree, 20ft. to 40ft. high. Common on the islands and shores of the Mediterranean, it is only in the island of Scio that the resinous juice contained in the bark is collected, and this only to the extent of about 800lbs. annually, each tree yielding not more than 10ozs. or 11ozs. per year. At one time the turpentine had a reputation for the cure of cancer, but at the present time it is scarcely ever seen, and the bulk of it is used in Turkey and Greece for similar purposes as those described under Mastich.

We introduce a substance here which, while approaching the nature of an oleo-resin, is almost sufficiently distinct to cause its exclusion; the interest attached to it, however, and the prospect of its becoming used in this country, perhaps not in the far future, must be our excuse for inserting it. We allude to the varnish or lacquer obtained from the stems of *Rhus vernicifera*, plantations of which exist in Japan for the sole purpose of furnishing this celebrated lacquer. The collection of the juice takes place between the months of June and November; shallow transverse cuts being made through the bark, and from these incisions the crude lacquer flows. To prepare the lacquer for use the juice is first strained through linen to separate all impurities, it is then thoroughly stirred in large shallow dishes and placed in the sun for several days to remove superfluous moisture, after which it is mixed with oil and other ingredients, according to the nature of the work for which it is required and the skill of the workman. The best work

requires ten or twelve coats of lacquer, and these have to be rubbed down and dried, and finally polished with oil by the finger, and even for the commoner work three or four coats are necessary. As remarked by an expert writer on the subject of lacquer and varnish, "The extraordinary conditions of application which these Japanese lacquers require render it highly improbable that they will ever be used for European work," notwithstanding that a few years ago a Continental writer strongly recommended the cultivation of the plants in Europe for the production of lacquer, and more recently a similar experiment has been made in our own country, and a company formed for the double purpose of cultivating the trees and furthering the use of the lacquer. Whether this will ever be effected, of course, remains to be seen.

FOSSIL OR SEMI-FOSSIL RESINS.

Under this head are gathered such resins as have been dug from beneath the surface of the ground or from the beds of streams—in short, resinous substances that are found buried in localities where trees do not now exist, but where there is evidence to show they once did exist. Though they are true resins, they are all commercially known as gums, and include amber, animi, the various copals, and kauri. With the first we have little or nothing to do, inasmuch as, though it is undoubtedly of vegetable origin, the plants that once furnished it cannot be determined, though they probably belonged to very different natural orders.

Animi, on the other hand, is a well-known semi-fossil resin, obtained from Zanzibar, on the East Coast of Africa. All the best resin is dug from the ground usually at a depth of some 4ft. below the surface, and, for the most part, in a red sandy soil. The best fields for digging this resin are said to be thirty miles inland, in situations where no trees now exist. As dug up the gum or resin is in irregular-sized lumps, completely oxidised on the surface with a dull brownish dirty coating. When this is removed, the under surface is found to be pitted all over like a goose after being plucked, and on this account is known in commerce as "goose skin." This gum is the most valuable in the market for the purposes of the varnish maker, as it is the hardest known next to amber, and realises prices varying from £200 to £350 per ton. Until within recent years the source of Zanzibar Animi was quite unknown, and it is due to the interest taken in the subject by Sir John Kirk, at one time the British Resident at Zanzibar, that it has been determined, and this in a very interesting manner. As is well known, animi, like amber, frequently contains preserved in its substance the perfect bodies of flies, spiders, beetles, or any insect that may have been overtaken by the fluid gum trickling down

the trunk towards the ground, in which it subsequently becomes buried. In some pieces of this semi-fossil resin collected by Sir John Kirk were found perfectly preserved flowers and leaves of *Trachylobium Hornemannianum*, a tree native of the country and known to abound in resin. Animi breaks with an even, somewhat dull fracture, and has neither smell nor taste. It has a high melting point—about 450° Fahr.

Small quantities of a similar resin come from Madagascar, probably furnished by *Trachylobium verrucosum*. Though it is more of a mixed quality than that of Zanzibar it is very roughly cleaned and, in consequence, has a lower value.

Hymenæa Courbaril. This is a very large tree of British Guiana, where it is known as the Locust Tree, and the resin is known in the English market as Demerara Animi. It is a semi-fossil resin, and is dug from the ground where it has, of course, lain buried for a very long period. When cleaned this resin is of a deep yellow colour, very clear, but usually containing large numbers of ants and other insects. Some of the lumps of this resin as dug up are very large, and a well-known London varnish maker has in his collection a single block weighing sixty pounds. The owner, in describing this block, says: "It must originally have fallen upon a nest or colony of ants, there being thousands of these insects and numberless pieces of bark embedded in it. It also contains very many bubbles of air and water that reflect the light like molten silver." Notwithstanding that Demerara animi has a good appearance it does not meet with a ready sale in consequence of some of its technical properties being deficient as a basis of good varnish. Under the term Copal is popularly included all hard or fossil resins used in varnish making, consequently we find it applied to many such resins, the produce of the West Coast of Africa, and yielded by several species of *Copaifera*, hard-wooded trees of the same natural order as the last two plants, namely, Leguminosæ. The two most valuable of the West African kinds are those known as Benguela and Angola Copals, so called from their being shipped from these places. That known as Sierra Leone Copal is also the product of a species of *Copaifera*, namely, *C. Guibourtiana*. This is a very valuable and superior quality of varnish resin. The following description of the collection of Benguela and Angola Copals applies with some modifications to other West African sources:—"Prospecting parties, provided with crude digging implements and sacks made of palm leaves or the bark of the baobab tree, set out towards the mountain range, and prod the ground, sometimes to the depth of ten or twelve feet, until copal is found. Such pieces as are laid bare by the heavy rainfalls or earth slips are also picked up. The diggers remain out

for several weeks at a time, and are often separated for days. When the ground has been thoroughly searched the finds are all put together, cleaned, sorted, and brought down to the port for sale or barter. The resin has a high melting point, ranging from 425° to 470° Fahr., and is of a very superior quality.

Besides the West African kinds already mentioned, other descriptions come into the English market under the names of the places whence they are obtained, as Accra, Gaboon, Loango, and Congo Copals. From time to time shipments of what are known as South American Copals reach this country, of the botanical sources of which nothing is known. It has been suggested that there are probably large undeveloped fields of fossil resins still to be discovered in the South American continent. From the East also, namely, from Manila, Singapore, &c., semi-fossil resins are procured, but here again the plants which yield them are very imperfectly known. It is more than probable, however, that they are furnished by some trees belonging to the natural order Dipterocarpeæ, and possibly by *Shorea robusta*, the well-known Sal tree of India, and by species of *Hopea*. In this natural order a large number of the plants yield hard resins, the Piney Tallow Tree of India being one that furnishes some of the Indian Copal.

A very important varnish resin is that known as Kauri, the produce of a huge timber tree of New Zealand (*Agathis australis*). About sixty years ago Kauri Gum, as it is called, was scarcely known out of New Zealand, and now it is estimated that the annual collection represents a money value of £8,000,000. A practical writer on the subject says: "No other fossil resin could take its place, from a peculiarity it possesses of assimilating with oil more readily and at an easier temperature than any other gum, not excepting even those of a lower melting point." Kauri gum is dug only in the province of Auckland, in open bush land where no vestiges remain of the trees that once yielded it. The gum is found a few feet below the surface, and the ground is first prodded with an iron rod to find the deposits before digging commences. The pieces dug up vary in size from that of a small pebble to lumps even of fifty pounds weight. In early days the gum digging was exclusively in the hands of the Maoris, but at the present time some thousands of white people are so engaged, mostly Austrians. Kauri gum is extensively employed by all the leading varnish makers in all countries, as it unites with linseed oil quicker and at a lower temperature than any other resin.

CAOUTCHOUC OR RUBBERS AND GUTTAS.

In this section, as we have already pointed out in our introduction, an entirely different set of exudations occur to those

we have been considering, products, indeed, that are only on the border-land of our subject, but as they are most important from a commercial point of view, especially at the present time, when the demand is so enormous for cycle and carriage tyres as well as for telegraph and telephone insulation, and as they are usually classified amongst elastic gums, we introduce them here for a brief consideration only, a brevity enforced upon us chiefly for lack of space.

Without going into details of the history and development of the trade in rubber in this country it will suffice to say that it was not till 1770 that it made its first appearance here, when a cubical piece of about half an inch was sold in London for three shillings for the sole purpose of rubbing out pencil marks from paper, a wonderful discovery in those days. In 1836 the quantity imported into this country reached the total of 141,735lbs., which twenty years later had increased to 3,477,445lbs., which have gone on increasing till last year's returns amounted to 396,318 cwts. Of course, the various uses to which rubber could be put were not long in developing themselves, hence the very rapid increase in the imports of the early years of the present century. It is needless to enumerate these multitudinous uses, as they are so well known, but it must be remembered that the progress of electrical science has done much to increase the demand for this unique substance, namely, for the coating of land telegraph and telephone wires, for gutta percha has properties far exceeding those of rubber for deep sea cables. At first the only rubber known in commerce was that of the Para kind, which has continued to hold its place of superiority down to the present day. It is the produce of a Euphorbiaceous tree, known to botanists as *Hevea brasiliensis*, and native of the forests of Para, as above mentioned.

The method adopted for obtaining the elastic milk is to make incisions through the bark with a small axe; underneath each incision is placed a small earthenware pot into which the juice flows; when these are full they are emptied into a gourd and carried away for the purpose of coagulation. To effect this the contents of the gourds are emptied into a large earthen basin. The operator then sits down in front of the basin, having previously lighted a fire, the fuel of which consists of the fruits of a native palm, and having placed over it a cover or earthenware chimney. He next takes the half of a cocoanut shell in one hand and a wooden paddle-shaped instrument in the other, and pouring the milk over the blade of the paddle holds it over the smoke which passes from the chimney, turning it continually to allow the milk to be equally distributed over the entire paddle; the heat and smoke causes its coagulation on the paddle, and when this is done another

layer is poured over the first and again held over the smoke, and this operation is repeated until there is a sufficiently thick deposit of rubber coagulated on the paddle, when a slit is cut through the rubber round the greatest circumference of the edge of the paddle, which is then withdrawn and is ready for use again in a similar way. In this manner the best quality of Para rubber is obtained for the markets of the world. Another form in which Para rubber is prepared is that of large balls about the size of a child's head, and known in commerce as "Negro head." These balls should, of course, be composed of solid rubber, but a system of adulteration came into vogue some years ago in which the centre of the ball was made up of pieces of brick and other rubbish to make up weight and so defraud the purchaser, as rubber is always sold by weight.

Other Euphorbiaceous trees furnishing commercial rubber are *Manihot Glaziovii*, producing what is known as Ceara Scrap Rubber. It is a graceful and rapid-growing tree, and the rubber produced from it is of a very good quality, but very distinct in appearance from the last named, being usually made into balls composed of scrappy pieces agglutinated together when fresh. It is a native of Brazil.

The other is *Sapium biglandulosum*, the produce of which is known as Columbian Rubber. It is also a good quality rubber, possessing great elasticity, which it retains for a long time. It likewise is composed of pieces pressed together in cakes, but is of a much darker colour than the last, having, indeed, a bluish-black mottled appearance when cut through. In a section of the allied order Urticaceæ we find two important rubber-yielding plants, namely, *Ficus elastica*, which is familiar to us as the "India-rubber plant" of our parlours and greenhouses. This is an Indian plant, and is largely cultivated in Assam for the production of rubber. It is a close ally to the celebrated banyan tree, and, like it, has the peculiar habit of sending down aerial roots from its branches and forming huge buttresses, which run along the ground from the bases of the stems for a considerable distance. From this peculiar habit, so well shown in the plate, the tree would scarcely be recognised with the pot plants grown in this country. The rubber is of a good quality, and is imported in large quantities. Other species of *Ficus*, both in India as well as in west tropical Africa, yield similar elastic juices, but of inferior quality.

A near ally to these is *Castilloa elastica*, a tree of Honduras, Nicaragua, and Guatemala, which furnishes the rubber of those countries, and appears in the market in blocks of various sizes and intensely black. Turning now to the African sources of this useful commodity, we find the bulk of them are the produce of various species of *Landolphia*, slender-stemmed or climbing plants belonging

to the natural order Apocynaceæ, the chief of which are *Landolphia florida*, found on the east and west coasts of Africa, *L. ovariensis* in West and Central Africa, and *L. Petersiana* and *L. Kirkii* on the east coast. Another species, *L. madagascariensis*, furnishes rubber in Madagascar. From these plants the rubber is obtained in a very different manner from that adopted in Para, inasmuch as it is either wound into a ball by drawing the rubber in continuous threads from the wounded bark, or plastered on the arms or bodies of the natives who collect it, until a sufficient deposit has been formed and coagulated, when it is rolled off in pieces. Closely allied to the species of *Landolphia* is a plant known as *Willughbeia firma*, also a climbing plant, which yields some of the rubber of the Malay Peninsula, and *Leuconotis eugenifolius*, the source of the best rubber of Borneo. Another plant belonging to the same natural order *(Hancornia speciosa)* furnishes a good quality rubber in Pernambuco, which rubber is known in the market as Pernambuco or Mangabeira Rubber.

A very interesting and important source of rubber has been developed at Lagos during the past four or five years from a tree belonging to the same natural order as the last named, and known to the natives as the "Ire" tree, and to botanists as *Kickxia africana*. Being a tree and not a climber, as the other African sources are, enables the collectors to treat the trunk in a somewhat similar way to that adopted in the case of the Para rubber, namely, by gashing it through the bark and drawing off a portion of the milk without exhausting the tree. For this purpose a longitudinal slit is made down the trunk, and, other slits running into it on either side, the milk runs down these channels and is collected in vessels and afterwards coagulated with the aid of heat and smoke.

The following facts in connection with the commercial aspects of this rubber will be of special interest at this time. At the commencement of the industry, in 1895, 21,131lbs., of the value of £1,214, were exported from Lagos in January. In December of the same year the exports had increased to 948,000lbs., of the value of £51,488, and the total exports for the year amounted to 5,061,504lbs., or 2,263 tons, of the value of £269,892.

Notwithstanding the increased imports of rubber from nearly all sources, the demand continues very great, and high prices rule, especially for the superior qualities. The discovery of new sources and the development and improvement of well-known kinds are points that ought to—and will, no doubt—continue to occupy considerable attention, especially in new countries like those of Central Africa and New Guinea, where, indeed, as we write, new rubber-yielding plants are announced as amongst the most recent discoveries.

On the subject of gutta percha a great deal of interest also is centred, but this is more in connection with the advance of electrical science than for general purposes. As before said, as an insulating material for deep-sea cables nothing can equal gutta percha, and for this there will always be a regularly increasing demand, besides which, were the supplies greater and the cost of the material less, other uses would, no doubt, be developed.

As the history of the introduction and development of the trade in gutta percha may not be familiar to all, it may be well to recall the fact that previous to 1842 the substance was unknown to English commerce. In the year mentioned it made its first appearance in England, and so great was the demand for it for soling boots as a waterproof material, water pipes, buckets, basins, and numerous other articles, that in five years after its first importation, which was from Singapore, all the trees except about half a dozen, which were retained as specimens, had been exterminated in that island. In 1847 trees of the same species *(Dichopsis Gutta)* were found in Penang, and here the same reckless destruction overtook them, enormous numbers being felled to drain the trunks of the valuable milk, so that in a few years the supply failed here also. Since then the trees have been found in other parts of the Malay Peninsula, from which our supplies are now obtained.

As an illustration of the wholesale destruction of trees some twenty years ago, it may be stated that in 1875 it was estimated that, in order to supply the exports of gutta percha from the Straits Settlements and the Peninsula during that year, as many as 600,000 trees were sacrificed. The imports of gutta percha into this country in 1897 amounted to 41,442cwts., of the value of £400,875.

It is not an easy thing to find a perfect substitute for gutta percha, but one under the name of Balata was introduced to notice in 1859. It is the coagulated milk of *Mimusops globosa*, a big forest tree belonging to the same natural order as gutta percha, and native of British and French Guiana, Venezuela, Jamaica, and Trinidad. It is collected by making gashes through the bark of the growing trees, from which the milk flows and soon coagulates. It has been used alone with varying success, but, like gutta percha, in dry situations it oxidises and cracks. It is often mixed with gutta, and, on the whole, is the best substitute known. Under the name of Gum Euphorbium, a concrete resinous juice which is somewhat plastic when fresh, but which becomes quite brittle with age, is exuded in a milk form from incisions made in the green fleshy stems of *Euphorbia resinifera*, a leafless cactus-like plant growing about 4ft. high on the slopes of the great Atlas range in the interior of Morocco. As the juice exudes it is so acrid that it readily blisters the

hands if allowed to drop upon them. It readily hardens by exposure to the sun as it flows down the stems of the plant, and forms irregular pieces of a dull yellow waxy appearance, sometimes hollow. As the dried pieces are removed from the stem the collectors find it necessary to cover their mouths and noses as the dusty particles cause intolerable irritation and sneezing. It is imported from Mogadore, and was formerly used as an emetic and purgative. Its violent and dangerous action, however, has caused it to be abandoned for internal application, though it is sometimes used with other ingredients in the form of plaisters, and as a vesicant in veterinary practice. Of late years it is said to have been used in large quantities, together with similar juices from other species of *Euphorbia*, in the formation of an anti-fouling paint for coating ships' bottoms to protect them from the attack of barnacles and marine plants.

The foregoing sketch of some of the most useful of the very large number of resinous and gummy substances furnished by plants has only touched the fringe of a subject of enormous interest and immense commercial value.

EXPLANATION OF THE PLATES.

Plate 1.

Fig. 1, *Acacia Senegal;* Fig. 2, Fruit of ditto; Fig. 3, *Acacia Arabica*; Fig. 4, Fruit of ditto; Fig. 5, Flowerhead of ditto.

Plate 2.

Fig. 1, *Anacardium occidentale;* Fig. 2, *Moringa pterygosperma;* Fig. 3, *Astragalus gummifer;* Fig. 4, Portion of branch of *Astragalus gummifer*, showing exudation of gum tragacanth.

Plate 3.

Fig. 1, *Sterculia urens;* Fig. 2, *Cochlospermum Gossypium.*

Plate 4.

Fig. 1, *Boswellia Carterii;* Fig. 2, Incense burner from Southern Arabia.

Plate 5.

Extracting Frankincense (*Boswellia Carterii*). Copied from "La Cosmographie Universelle," Paris, 1575.

Plate 6.

Fig. 1, *Myroxylon Toluiferum;* Fig. 2, *Myroxylon Pereiræ;* 2a, Fruit of ditto; Fig. 3, *Styrax Benzoin;* 3a, Fruit of ditto.

PLATE 7.

Fig. 1, Portion of bark of *Myroxylon Toluiferum*, showing incisions and gourd attached to receive Balsam of Tolu; Fig. 2, Rope press used for squeezing the rags saturated with Balsam of Peru; Fig. 3, Old Spanish wine jar covered with esparto, formerly used for exporting Balsam of Peru; Fig. 4, The same covered with bullock's hide.

PLATE 8.

Fig. 1, Flowering spike of *Ferula Narthex*; Fig. 2, Fruits of ditto; Fig. 3, Flowering branch and fruit of *Pterocarpus marsupium;* Fig. 4, *Euphorbia resinifera* with separate flower; Fig. 5, Flowering top of same.

PLATE 9.

Fig. 1, *Garcinia Hanburyi*; Fig. 2, Fruits of ditto; Fig. 3, Portion of stem incised for collecting gamboge.

PLATE 10.

Fig. 1, *Vateria indica;* Fig. 2, *Guaiacum officinale;* Fig. 3, *Pistacia Lentiscus.*

PLATE 11.

Fig. 1, *Rhus vernicifera;* Fig. 2, *Abies Balsamea*, with cone showing exudation of balsam; Fig. 3, Cone of *Pinus Pinaster;* Fig. 4, Trunk of same with bark removed to cause flow of turpentine, and receptacle at base to receive it. The instruments used for wounding the trunks and scraping off the concrete turpentine are also shown.

PLATE 12.

Fig. 1, A Zanzibar forest with Animi trees; Fig. 2, *Trachylobium Hornemannianum;* Fig. 3, Fruit of ditto.

PLATE 13.

Fig. 1, *Hymenæa Courbaril;* Fig. 2, *Shorea robusta*, with fruit and tree of same.

PLATE 14.

Collecting the milk from *Hevea brasiliensis*, also branch with fruit and seed.

PLATE 15.

Apparatus used in collecting and preparing rubber from *Hevea brasiliensis.* Fig. 1, Knife for cutting the palm fruits for use as fuel; Fig. 2, Axe used in gashing the trunks; Fig. 3, Pot for collecting the milk; Fig. 4, Gourd into which the milk is poured

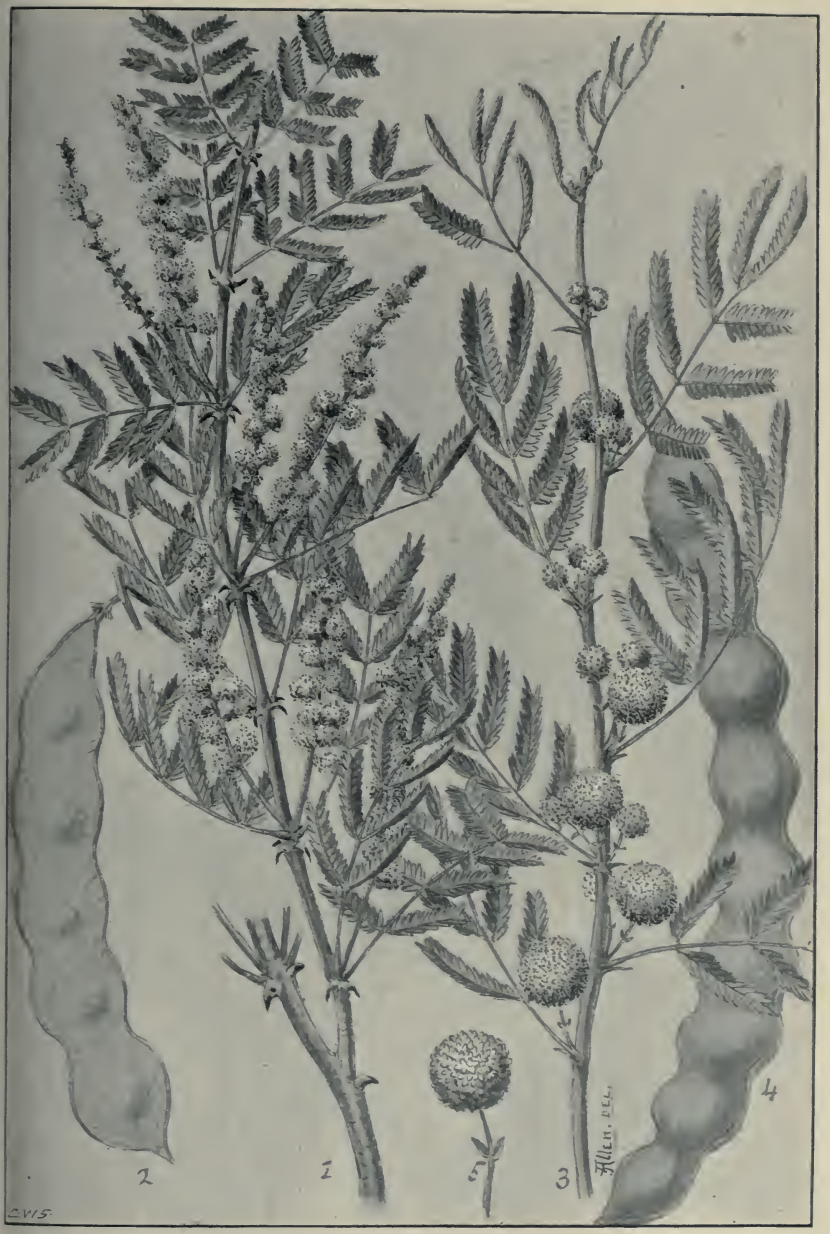


Plate 1.

Plate 2.

Plate 3.

Plate 4.

Plate 5.

Plate 6.

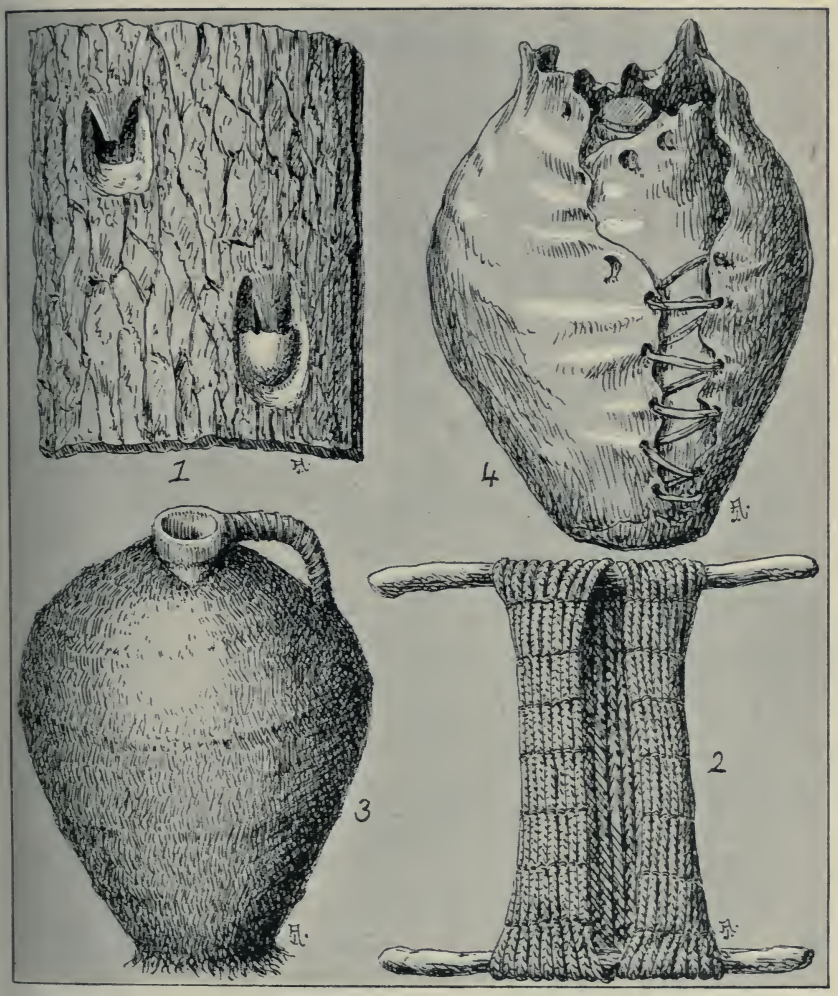


Plate 7.

Plate 8.

Plate 9.

Plate 10.

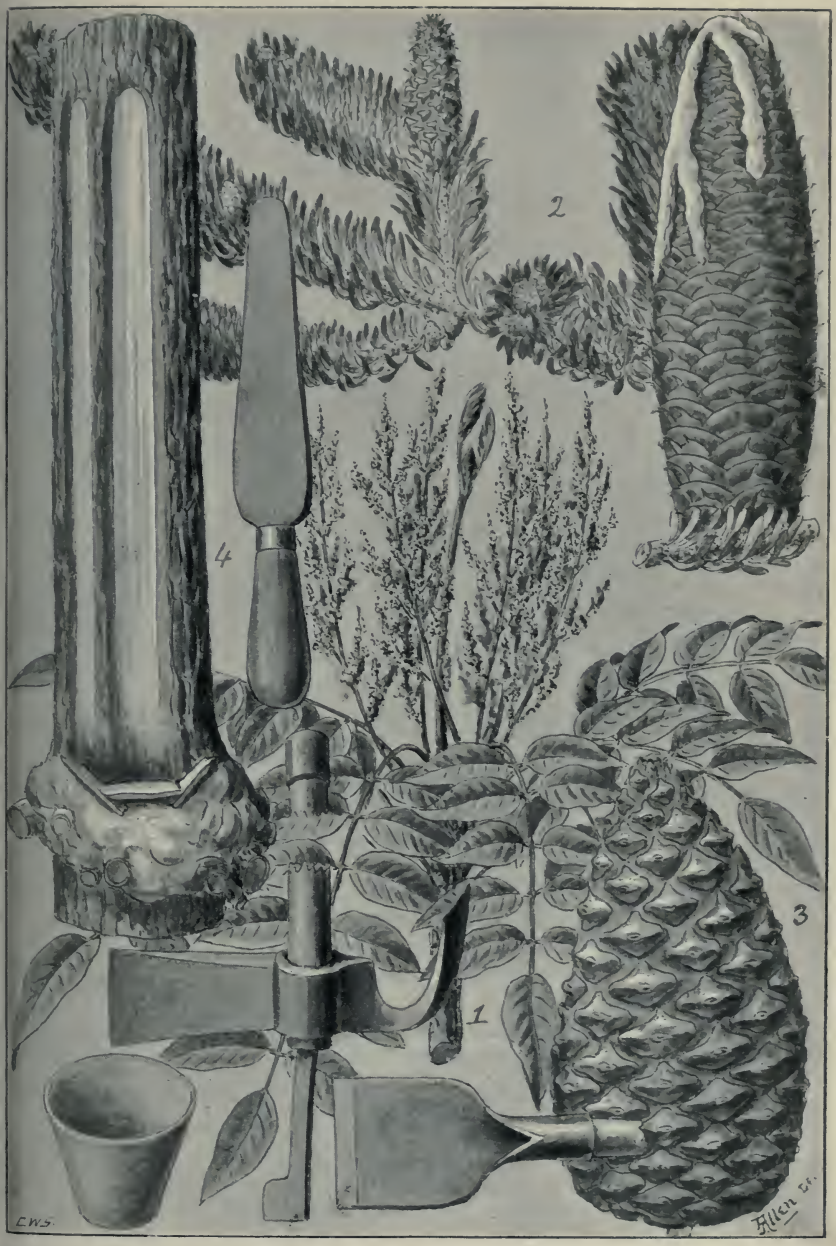


Plate 11.

Plate 12.

Plate 13.

Plate 14.

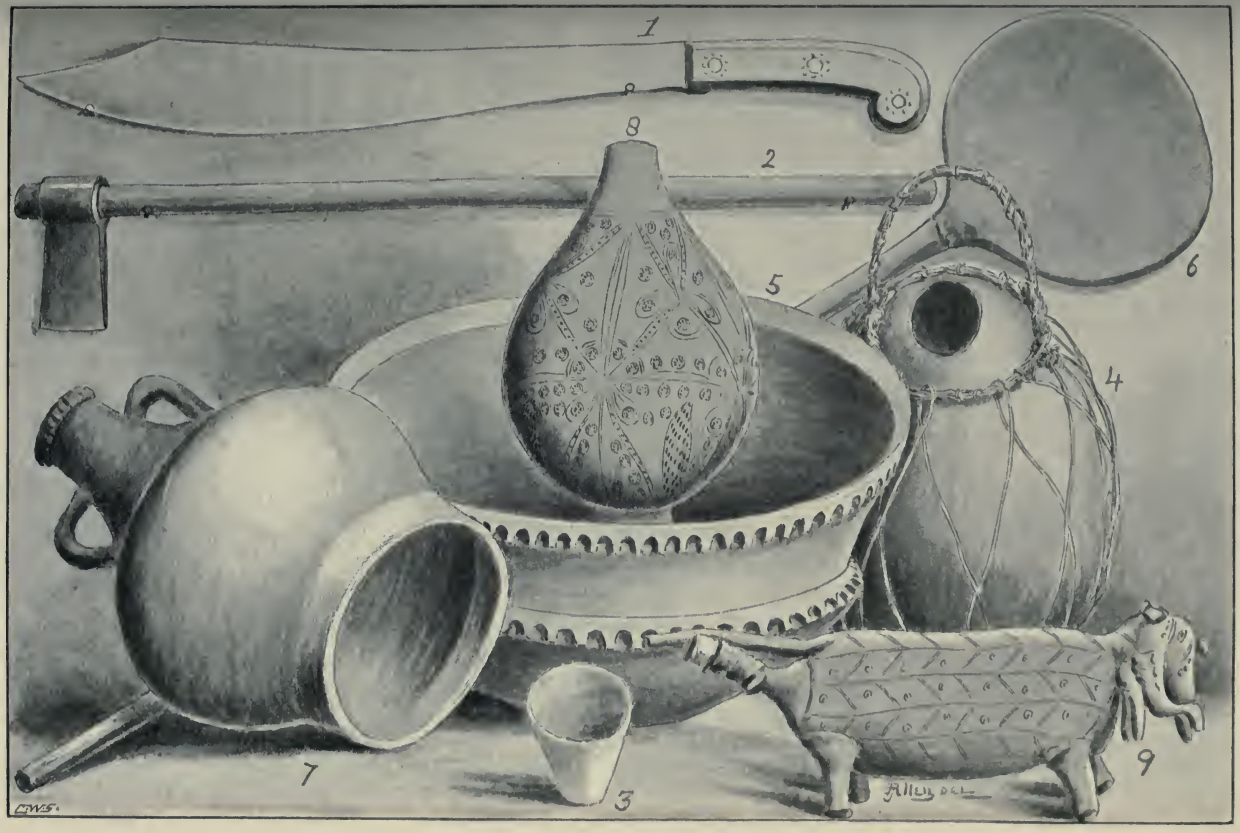


Plate 15.

Plate 16.

Plate 17.

Plate 18.

Plate 19.

Plate 20.

Plate 21.

from the cups; Fig. 5, Earthenware pan for holding the milk before coagulation; Fig. 6, Paddle on which the milk is coagulated; Fig. 7, Earthenware furnace for placing over the burning palm nuts; Figs. 8 and 9, Samples of native-prepared rubber; some of the forms in which it was originally imported from Para.

PLATE 16.

Fig. 1, *Manihot Glaziovii* with fruit opened, and seed, also tree of same; Fig. 2, *Ficus elastica*.

PLATE 17.

Tree, with spreading aerial roots, of *Ficus elastica*.

PLATE 18.

Fig. 1, Foliage and fruit of *Castilloa elastica*, and young tree; Fig. 2, *Sapium biglandulosum;* Fig. 3, *Landolphia florida*.

PLATE 19.

Fig. 1, Flowering stem, fruit, and seed of *Kickxia africana;* Fig. 2, Stem of same incised for the collection of rubber; Fig 3, Flowering branch and fruit of *Hancornia speciosa;* Fig. 4, Flowering and fruiting stems of *Willughbeia firma*.

PLATE 20.

Fruiting branch of *Dichopsis Gutta*, natives collecting gutta-percha, and instruments used in collecting.

PLATE 21.

Fruiting branch of *Mimusops globosa*, and natives collecting Balata.

The Taxation of Land Values.

BY ALFRED BILLSON, M.P.

Bad taxation is as certain to produce bad government and bad social conditions as is bad food to produce indigestion and decay in the human body. And, as no medicine, in the long run, can supply the place of good food, so no other social reforms can ever bring social health so long as unjust and unscientific forms of taxation are continued.—"*Natural Taxation*," *by Thos. G. Shearman.*

FEW people seem to recognise the effect that the mode in which the national and local revenues are raised has upon the welfare of a nation; yet the economic history of every country goes to prove the strict accuracy of the remarks I have quoted above from Mr. Shearman. In this paper I do not seek to show that our own system is altogether bad, but I venture to think that I can point out obvious injustices arising from some of our modes of raising revenue, and give reasons why the substitution of the taxation of land values for the present taxes on industry would conduce not only to the economic but also to the social improvement of the country. Many of the evils of the present system have been pointed out during the recent debates on the incidence of taxation in Ireland. The solid ground on which the complaint of Ireland rests has been shown to be that she is a poorer country than Great Britain, and the taxes that can be fairly borne by a rich country are oppressive to a poor one. But exactly the same form of reasoning may be employed with regard to the incidence of taxation on various classes in the same country, and it may be shown that under our present system the pressure on the poorer classes all over the kingdom is heavy compared with that upon the wealthier classes. The reason for this is not difficult to discover if we recall to mind how our imperial revenue is raised. Omitting the amount (£9,400,000) collected by imperial officers and handed over to the local authorities, the total revenue for 1897–98 was £88,500,000. Of this no less than £50,000,000 was raised by taxes on beer, wine, spirits, tea, coffee, cocoa, tobacco, and sundry small articles. This method of taxation is called "Indirect Taxation,"

because in place of an individual being taxed directly, and knowing exactly how much he has to pay, Customs or Excise duties are put upon certain articles (Customs where the articles are imported from abroad, Excise where they are manufactured at home), and the amount of such duties is paid indirectly in the purchase price of the commodities. The sum thus paid for tax, therefore, entirely depends upon the quantities of these commodities purchased. This method will readily be perceived to be a very imperfect way of raising revenue, and can never have had any recommendation except that of convenience. Its justice cannot be supported by anyone. In all taxation there should be some regard to ability to pay. In the Income Tax a person's ability to pay is the standard upon which he is taxed. In the "Death Duties," or taxes upon property descending to anyone through the death of the previous owner, we again have wealth and, consequently, ability to pay made the standard for taxation. The same with the House Duty. Now, this principle of ability is not a perfect one; on the contrary, as I shall show later on, it is open to many objections, but it is justice itself compared with these indirect taxes.

If a man is poor he is not called upon to pay Income Tax; if he can only afford to live in a small house his House Duty is correspondingly small, and, if the rental is below £20 a year, he escapes altogether; if he inherits no property there can be no claim for taxation through Death Duties. In all these "Direct Taxes," as they are called, no one is compelled to pay unless he is, so to speak, able to afford to pay. But with the indirect taxes upon commodities there is no such safeguard. If a poor woman who earns a few shillings a week by sewing all the day and well into the night drinks a cup of tea, she must pay almost as much in taxation on the tea as for the tea itself. If a poor man buys tobacco he will pay about four times as much in taxation on the tobacco as he pays for the tobacco itself. The same thing applies, in a greater or less degree, to beer, wine, spirits, coffee, cocoa, chicory, and even dried fruits. Nor is this taxation of people upon their need, in place of upon benefit received, the whole extent of the evil. With direct taxes a person is charged so much, and all the amount, less the cost of collection, goes into the Treasury; but with these taxes upon commodities the dealer has to pay the tax before he can get the goods to sell, and, therefore, he charges his profit not merely upon the money he has expended on the article purchased, but also upon the amount he has laid out in payment of duty. The more hands an article passes through the more profits have to be charged, not only upon the goods, but also upon the amount of duty paid. This inflicts an additional burden upon the poor. The whole system of indirect taxation is most

unjust, and those who suffer by it are the poorer classes, and I may go farther and say that the poorer a person is the more unjustly indirect taxation presses upon him.

The manner in which indirect taxation presses upon the poor was presented in a startling light by Mr. W. L. Micks, Secretary to the Congested Districts Board of Ireland. He prepared some household budgets of the receipts and expenses of families in the poorest districts of Ireland. In the lowest of these budgets the income was only about £8 a year for the family, and it was estimated that they would raise from the produce of their own little patch of land about another £8 worth of produce. The expenditure amounted to about £11, paid for in cash or by exchanging eggs, &c., for goods at the village shop. Of this £11 of expenditure no less than £2. 15s. went in taxation. Thus, through this system of "crooked taxation," as it has well been called, allowing that these people had received the whole of the £16 income in cash—which they did not—they had to pay an amount in taxation equal to an Income Tax of 3s. 6d. in the £. Imagine a proposal to raise the Income Tax all round to 3s. 6d. in the £! Yet it is far easier for a wealthy man to pay an Income Tax of 3s. 6d. in the £ than it is for a poor man. Heavy taxation only deprives the wealthy man of some luxuries at most, but it deprives the poor man of what ought to be spent upon feeding, clothing, and housing his family.

It is urged in favour of this method of raising a revenue that unless you place taxes upon articles of popular consumption the working classes would entirely escape taxation; and that by making working men pay these taxes they are led to take an interest in keeping down the national expenditure and promoting economy. I would point out that the phrase we so often hear from the advocates of indirect taxation that taxation and representation should go together is generally misapplied. It may be true that we ought to tax no one who has not a voice in saying how the money of the nation is to be spent, but it does not follow that everyone who has such a voice must be called upon to pay taxation. By that I mean called upon specially, for the whole of the taxation of the country is paid by the workers—using the term in its full sense so as to include all who work either with their hand or brain. One of the first lessons our people have to learn in financial reform is that taxation is a portion of the wealth of a country taken for local or imperial purposes, and that this wealth is created from year to year by the application of labour to land. Since, then, wealth is created by the workers, and taxation is a taking of a portion of this wealth for public purposes, it is impossible for the workers to evade taxation. But taxation is not imposed for the mere purpose of placing

a burden upon everyone. The sole reason for taxation is the necessity for a public revenue, and if that revenue could be raised without taxation so much the better. The idea that man is a debtor of the State is a survival of the old days when "might was right." Taxation in the olden times was to provide money for the king and nobles to spend as they wished; the people were looked upon as so many beasts of burden; it was their duty to provide whatever money was required, and it was deemed insolence on their part to dare to ask how it was spent. This ancient idea of taxation was what caused the French Revolution. When people began to get wiser they insisted that if they were to be called upon to provide the revenue they must have a voice in the spending of it. Thus arose the demand that "taxation must be accompanied by representation."

In regard to the second argument, that making the workers pay taxes causes them to take an interest in public economy, the weakness of the position is that people do not know they are paying taxes when the tax and the cost of the commodity taxed are so mixed up. Take the average merchant, doctor, lawyer, and ask him how much he pays in taxation upon his tobacco, &c., and he cannot tell you. How much less can the ordinary working man be expected to do so? The chief reason why indirect taxes have always been so popular with Governments is that by reason of the ignorance of the people large sums have been extracted from them without disturbance. The people had the burden, but since the tax was hidden in the price their complaint was not against taxation but against bad times and high prices. So far from the imposition of taxes on commodities causing the workers to scrutinise national expenditure, it is, on the contrary, only because so much of the taxation has been hidden in the price of goods that nations have been able to persevere in wasteful and extravagant policies. If it were not for indirect taxation, with its hoodwinking qualities, nations would be less inclined to the pursuit of militarism, which interferes so seriously with the trade, commerce, and social development of all European nations. So far from indirect taxation promoting economy, a little reflection will show that it really encourages extravagance.

Another way in which indirect taxation injures the workers is by its interference with trade and commerce. Customs and Excise duties are barriers in the way of commercial intercourse. Trade is simply the interchanging of commodities or services, and ought to be as free as possible. By these duties we are cramping our trade. If we abolished the duty on tea, for instance, tea would become cheaper; much more would be used. This would cause

more to be grown in China, India, or Ceylon. But that tea would have to be paid for by the exchange of British cottons or other goods. So not only would the abolition of the duty cause employment to the people in the countries where the tea was grown, but also in this country in the manufacture of the goods we would send in exchange. Again, the extra consumption of tea would cause additional sugar to be used, necessitating further imports from the West Indies or the Continent, with a corresponding export of goods from this country to pay for them. The carrying of these extra commodities would help our shipping, and thus what seemed a small abolition of taxation would result in the wheels of production being set going in many ways. The same, of course, would be the case in regard to coffee, cocoa, tobacco, or any other articles upon which we now levy duties. The fact is that the imposition of taxes on commodities means that every day a vast quantity of trade is lost to this country and our colonies.

Fifty years ago most of our revenue was raised by indirect taxation, and much of Mr. Gladstone's success as a Chancellor of the Exchequer was due to the courageous manner in which he swept some hundreds of these duties away—in 1853 there were nearly 600 articles on the British tariff list. The results to our trade of the abolition of the duty in so many cases were marvellous, and could be clearly traced to the abolition of the artificial hindrances. In 1860 the duties on butter, cheese, eggs, and rice were abolished, and within a year the values of the imports of these articles had increased as follows:—Butter, from £2,362,000 in 1860 to £4,122,000 in 1861—an increase of £1,760,000; cheese, from £1,097,000 to £1,592,000—an increase of £495,000; eggs, from £345,000 to £497,000—an increase of £152,000; and rice from £890,000 to £1,142,000—an increase of £252,000. So on those four articles there was an increase of trade to the extent of £2,700,000; while on tea, sugar, and tobacco, on which the duties had not been reduced, there had been no increase, notwithstanding the increase of the population. Mr. Gladstone showed that, leaving corn out of account, and dividing the other articles imported into three classes, the value of imports of those on which the duties were *untouched* had *fallen* from £138,158,000 to £137,406,000—*a decrease of ½ per cent;* of those on which the duties were *reduced*, the value had *increased* by £1,976,000, or *17½ per cent;* while the value of the articles upon which the duties had been *abolished rose* to £22,062,000, or *40½ per cent.* Any number of statistics could be given—not merely from the experience of Britain but also of other countries—in proof of the assertion that every abolition or reduction of Customs or Excise duties gives an immense impetus to trade.

It may be said that we have now only a few of these duties left, but it must be remembered that these are all levied upon articles of very general use, especially upon those most used by the working classes. The result is that we are probably more heavily taxed than many nations with a great number of articles upon their tariff lists, but from which comparatively little revenue is derived. In speaking in the House of Commons on the introduction of the last Budget I tried to urge this view upon the House. Referring to Germany, I said:—

> I have taken some figures from the Statistical Abstract which show how this handicap applies in our relation to Germany. I am taking the produce of our trade taxes, the indirect taxation, because the other form of taxation cannot be regarded in the same way a direct tax upon industry. The total sum raised by our Customs and Excise is, in round numbers, £55,000,000. That, upon our population, gives a burden on each family of five persons of £6. 18s. 2d. per year, or 2s. 8d. per week. The Customs and Excise of Germany yield £30,000,000, and these applied in the same way to a family of five persons give an annual burden of £3. 0s. 9d. per family, as against ours of £6. 18s. 2d., and 1s. 2d. only per week, as against ours of 2s. 8d. I may say that all other income—that is, the income from direct taxes—works out at £7. 11s. 10d. per family in Great Britain and Ireland, and £3. 8s. 3d. for Germany. So that the burden all round upon our people is more than double that which German trade has to bear.

I think my readers will agree that it would be to the general interest of the nation that indirect taxation should be abolished; but I must hasten to say that, before the duties are taken off alcohol, and thus drink is cheapened, some means would have to be adopted to prevent the abolition of the duties causing an increase in drunkenness.

If it were decided thus to change our system of taxation, the question arises, What new source of revenue are we to substitute? Many people are under the impression that the best method of taxation, if we abolish indirect taxes, is an Income Tax. In his address to the electors of Halifax at the bye-election last year, Mr. Tom Mann, the Socialist candidate, proposed that all revenue should be raised by a graduated Income Tax on all incomes over—I think it was—£400 a year. That seems a simple system enough, but though either that or an extended system of Death Duties might be preferable to Customs and Excise, there are great objections to both. Apart altogether from the question of the justice or otherwise of Mr. Mann's proposal, there is the practical difficulty that such plans have been tried before and have been failures. An Income Tax is a tax upon thrift, and, though a moderate Income Tax may be fairly well collected, whenever it is attempted to increase it to any great extent it causes a vast amount of cheating and falsehood, and has to be collected by such inquisitorial methods that it drives both capital and labour from the

territory affected by the tax to places where a more sensible method is adopted. It is a good rule in taxation never to tax any good thing that can come to you or leave you; if you do, the result is to drive it away. The mere possession of an income is no argument for the owner of that income paying taxes if, in justice, these ought to fall on somebody else. The fact that a man is wealthy does not give any of us the right to take part of that wealth from him; nor has that collection of individuals called the State, or the Community, that right. We do not apply the principle of "ability to pay" in any other department of life. Even though it is owing to bad laws that a man is able to get wealth at the expense of his fellows, that is no justification for taking that wealth or a portion of it away by means of an Income Tax. If the law enables him to make wealth unjustly, the proper course is to alter the law—not to meet injustice with injustice. There are many evils connected with an Income Tax that would become very obnoxious if the tax were increased to any extent, and the same will apply to Death Duties. It is because of the evils connected with all our present forms of raising a revenue that people talk about the "burdens of taxation." The chief object of the reformer is to remove, as far as possible, all burdens from thrift and industry, and, as I shall endeavour to show, the raising of revenue by the taxation of land values would inflict no burden upon anyone.

It will be noticed that all forms of taxation upon commodities, or upon incomes, or upon savings, are measured solely by the results of the taxpayer's exertions. The harder he has worked the more he has been able to save, the more he consumes, the more heavily he is taxed. A man with a large family has to contribute, on that very account, a larger proportion to the State, because of his increased consumption of taxed commodities, than the man with a small family, or with no family at all. And so taxation operates as an impediment to industry instead of being, as it might be if skilfully adjusted, an aid to it. Let me again repeat Mr. Shearman's proposition that "bad taxation is as certain to produce bad government as is bad food to produce indigestion and decay in the human body." The converse is equally true, that good taxation will tend to good government and good social conditions as certainly as good food nourishes and strengthens the human body. We contend on behalf of the taxation of land values that, whilst it would help to produce with certainty and economy the revenue required for the locality or the State, it would in its very operation tend to bring about those social changes which are the demand of enlightened public opinion in the present day. Instead of burdening the results of the individual industry of the taxpayer, *it*

would charge for taxation only those opportunities which the State itself has conferred upon him. The one primary opportunity the State can confer is the possession of land. All industry depends upon this as the one base upon which its operations can be conducted. Especially in a country like England, the State is bound to regard the fact that land is not elastic. Capital in all its forms can be created, but not the most successful speculator or the most industrious soldier of industry can, by taking thought, add one inch to the area of the land within our four seas. Given, then, this little tract of land upon which forty millions of people have to maintain themselves, and recognising the fact that all the products of industry require the occupation of land for their base, there is strong reason for argument that those who are fortunate enough to obtain a portion of the coveted commodity should be expected to contribute specially to the State for the opportunity which the State affords them.

In taxing unimproved land values the State would place the burden upon the advantages itself confers. It is only taxing that which itself gives, not that which a man by his industry creates. As I have tried above to show, if you tax either by Income Tax or by Death Duties, or by duties on commodities that which a man earns, or saves, or consumes, you are taking from him that which he himself has created, and, to that extent, discouraging his efforts to create it, and handicapping the industry he proposes to put into it. Tax industry and you help to extinguish it; tax savings and you tend to decrease savings; but however much you tax land it is still there—you cannot tax it out of existence; you only make it necessary for the owner to employ it in the most profitable manner, and such employment must result in benefit to the whole community. And you are taxing not what the worker has produced, but what the state has conferred; for all unimproved values must come from the State, and from the State alone. It is the presence and pressure of population that gives its value to the land. So that in taxing land values the State is only asking for a return for the material advantages it is from year to year conferring. Let me quote a passage from "The Condition of Labour," by the late Henry George:—

> Consider the enormous value of land in cities as compared with the value of land in sparsely settled parts of the same country. To what is this due? Is it not due to the density and activity of the populations of those cities—to the very causes that require great public expenditure for streets, drains, public buildings, and all the many things needed for the health, convenience, and safety of such cities? See how, with the growth of such cities, the one thing that increases in value is land; how the opening of roads, the building of railways, the making of every public improvement adds to the value of land. Is it not clear that here is a natural law, that is to say, a tendency willed by the Creator? Can it be anything else than that He who ordained the State with all its needs has, in the value which attaches to land, provided the means to meet those needs?

I have spoken of taxation falling upon the "unimproved" value of the land, and it must always be kept in mind that what the advocates of this system of taxation look to is the value of the land *apart* from anything which the industry or enterprise of its possessor may have added to it in the shape of buildings, improvements, or expenditure producing greater fertility.* This theory of the taxation of land value lies, therefore, entirely apart from the more prominent aims of those who distinguish themselves as Socialists. It is not necessary here to enter upon any argument as to the wisdom or unwisdom of their methods or the prospect of achievement of their ultimate aims or the outcome of such success. The advocates of the taxation of land values are satisfied to believe, in common with most economists, that the only incentive which can be relied on for the successful expenditure of industry on agricultural or urban land is the energy that inspires a man to do the best he can for himself. They hold to the old belief that in the long run he will at the same time be doing the best he can for society also. To this end they see the necessity for securing to the worker, beyond the possibility of fear or tremor of any kind, the fruits of the labour he puts forth.

"Make ye sure to each his own,
That he reap where he hath sown,
By the peace among our peoples, let men know we serve the Lord."

All the advocates of land value taxation contend for is, that the base upon which a man works having been allowed to him by the State, the occupation being secured to him by the protection of the State, he should pay to the State a larger or smaller sum as that land increases or diminishes in value owing to the ebb or flow of population. But of the personal means he has taken, of the added value by reason of his own expenditure or labour, the State need take no account, for with this the State has nothing to do. Both the social and economic arguments in favour of freeing, as far as

* Of course, in writing of the value of land apart from improvements, we need not, in regard to this country, go back to the value at the time of the ancient Britons, though some of our critics insist that is what we must do if we want the value of land apart from improvements. As George says:—"In the oldest country in the world no difficulty whatever can attend the separation (of improvements from land) if all that be attempted is to separate the value of the clearly distinguishable improvements made within a moderate period from the value of land, should they be destroyed. This, manifestly, is all that justice or policy requires. Absolute accuracy is impossible in any system, and to attempt to separate all that the human race has done from what nature originally provided would be as absurd as impracticable." If we are not to include in the value of the land of to-day the fencing, draining, road-making, &c., of past generations, we should have a right instead to include the value of the mineral and forest wealth taken from the land by past generations. Wherever by reason of time improvements become indistinguishable from the land they must be included in the value of the land.

possible, all improvements are conclusive. For what is the one thing needful for the progress and prosperity of all communities? Surely that every citizen should be encouraged to do his best to add to the general welfare by building upon his vacant land, by improving the buildings already erected, by draining, ploughing, fencing, manuring agricultural land, by making all necessary roads and drains. Each new transaction requires fresh labour, and it cannot be too often impressed upon us that every kind of taxation upon results of labour cripples and diminishes the employment of labour.

One striking evil of our present system of rating and of taxation is this discouragement of industry. The more money a man spends in improving his property the heavier become the public charges upon it. A house may be small, inconvenient, insanitary: it is good for the occupier himself, for the health of his family, for the general prosperity of the neighbourhood that improvements should be made, rooms raised, new appointments provided, additional accommodation secured. It is desirable for the whole labouring class of a town that employment should be opened up and extended. Yet when the owner has yielded to the pressure of these considerations, and benefited the whole community as well as his own family by his wise outlay, down comes the rate collector, and after him the collector of house and property tax, and insists that, because he has used his opportunities and has thus benefited the community in which he lives, he should actually pay the municipality or the State an increased sum in rates and taxes by way of remuneration for the privilege of serving his day and generation. It is all very well to say that the theory of our system is taxation according to ability to pay, and that ability is tested by the size or value of the house a man occupies; but it must not be lost sight of that if the owner is a man wanting in ambition and willing to let his property suffice in its antiquated state for all his needs, there is just as much and probably more ability to pay as in the case of his enterprising neighbour. You are in effect permitting the selfish or indolent to escape, and are placing the burden upon the enterprising and the provident. Whatever additional value is given to the premises by reason of the prosperity or enterprise of the whole community the community may fairly claim a contribution upon, but what is added by the owner's own exertion or expenditure it is to the public benefit in the encouragement of enterprise and industry he should be allowed to keep for himself.

The most striking illustration of the inequity of the present system is afforded by the exemption from rates or taxes of unoccupied land in towns, for in these cases we can trace more easily than in

the case of general taxation the immediate increase of the weight of taxation on the rest of the community following upon the exemption of any particular class of property owners. Rates differ from taxes in the matter of the adjustment of the sum to be paid between the several subjects liable to assessment. In taxation you have only the general calculation of the sums required to be raised, and an estimate of the produce of taxation upon various commodities the aggregate of which may be expected to realise the sum required. What the Exchequer may fall short of upon one tax may be made up by increase derived from another source. But in rating assessments the authority knows exactly the sum required and what is the ratable value of their particular area, and, therefore, the rate to be raised can be accurately divided amongst all the ratepayers, and the exact quota of each ratepayer determined. If, however, any part of the property comprised in the rating area is to be exempted, it is obvious that the quota for all the rest must be straightway increased. Now, the theory of rating has always been that the person in occupation of property should contribute towards the general expenditure of the community from which he is annually deriving benefit in his occupation. But the rule of our law has been that only occupiers deriving an annual benefit from the land should be liable to contribute to rates levied upon land. The law assumed that only the beneficial use of property was a proper subject of rating; and thus unused land in rating areas, even though left unused at the caprice or for the ultimate benefit of the owner, escaped its proportion of rates. The inevitable result was that the occupied property lying beside it had to pay a larger share.

The process may be seen going on in all our large towns. In the midst of perhaps densely populated areas one can discover unsightly plots of vacant land lying often in the same state for years. All the neighbouring shops, houses, and warehouses are paying their full rates, increased in amount by the exemption of the favoured space. And the exemption is secured because its owner is waiting for a rise in price. It is difficult to realise on what equitable principle it should escape. The original idea at the root of the principle of rating, as has been already pointed out, is that rates are a personal tax upon the owner, measured according to his supposed ability to pay, and the value of the property he enjoys or possesses is taken as the measure of that ability. But it is impossible to contend that the ownership of valuable land, although unused, is not also a fair measure of ability. The land may be worth many thousands of pounds and be increasing in value yearly, but merely because the owner chooses to leave it lying idle he escapes being rated on its value. The anomaly is much

more apparent when the eminent desirability of filling up areas and completing the neighbourhood is considered. Labourers are waiting to be employed; joiners, builders, plumbers, plasterers, slaters are standing idle so far as this opportunity is concerned. The community suffers from this enforced idleness. Anyone who would find them legitimate employment would be a public benefactor. Yet, so far from giving encouragement to such an one to develop his land and provide the work, our present system virtually tends to deter him from his enterprise, for it lets him off his rates on the land if he is idle, or indifferent, or unenterprising, whilst it comes down on him at once for rates not only on the value of his land if he builds upon it, but also upon the shops and houses he erects.

It is worth noticing that this system of putting rates only upon occupied property seems to have come into force in a fortuitous, piecemeal, and haphazard way, and not to have been the deliberate intention of the Legislature. It is the result of many legal decisions on the original Rating Act. No doubt it arose from the fact, as Mr. Thorold Rogers has pointed out, that occupancy three centuries ago was very different from occupancy now. A great percentage of occupying farmers were freeholders. Of those who cultivated the lands of others the vast majority were beneficial lessees whose rents were practically fixed and whose tenancies were sure so long as they paid their dues. To make these persons pay for the maintenance of the destitute was to make them pay for the support of those who had worn themselves out in the direct service of their employers at wages fixed by the Quarter Sessions. What could be fairer than to make those who had used the labourers' skill and strength for their own advantage, and had not paid him enough to make provision for old age, maintain the destitute poor of their own creation? In the course of time what was occupancy with ownership became occupancy without ownership, but the charge for the poor rate remained upon the occupier. It is difficult to avoid the suspicion that the trend of legal decisions in olden times leaned towards the protection of the landlord, and that by degrees a wider interpretation came to be placed upon the original Act in the direction of freeing the owner and placing the burden upon industry alone.

A similar sentiment operated when land was first made liable to taxation upon succession by death. Instead of being taxed upon the capital value, as in a bequest of personalty, the landlords in 1853 managed to provide that the payment of duty on land should be measured, not by the actual value of the land inherited, but upon the net annual income derived from the land assessed according to the prospect of life of the devisee or heir to whom it fell. The next step was to appeal to the courts for a decision that,

since income alone was to be the measure of the value for taxation, land that produced no income should pay nothing, and judges, reading the strict letter of the law, were obliged to hold that this was so. There was, some years ago, a very remarkable illustration of the way in which this operated. The father of the late Lord Sefton died leaving very valuable property, known by the name of "Parliament Fields," on the outskirts of Liverpool. At the time of his death, and for some years previously, the land, being too near the town for agricultural purposes, was lying completely idle and unused, wherefore it was contended on behalf of the heir that it could not be made liable for any Succession Duty at all. The Crown contested the case and took it to the House of Lords, but the ultimate decision was in favour of the heir. Here you had an estate of very large value indeed—it was sold shortly afterwards for, it is said, upwards of a hundred thousand pounds—and yet, because it was not actually producing income at the time of death, its wealthy owner escaped all duty, whilst humble owners of the leasehold houses and shops and premises in the immediate neighbourhood were mulcted to the full value of their property whenever it passed by will or by bequest. And bear in mind that the whole value, or practically the whole value, given to Lord Sefton's land arose from no exertions of his own, but solely from the contiguity of the neighbouring industrial population.

The law has been altered by Sir William Harcourt's Finance Act of 1894, and such land as this would now have to pay upon its full capital value. But the anomaly with regard to rates still remains; such land still pays no rates. Observe, once more, that it is the result of the contribution to rates of the neighbouring properties which gives such land the only practical value it has. It is useless for agricultural purposes, useless even for the poorest kind of allotments or market gardens, but because the town has surged around it, because streets have been made and paved and lighted, sewers constructed, and an industrial population brought around it, its price goes up from year to year. At last, when the happy owner finds that his neighbours have brought it to the value which satisfies him, then, and not till then, he turns it into money and goes his way rejoicing, leaving to the man who has bought it the luxury of straightway beginning to contribute to the rates which he himself has all the time escaped.

It will not be lost sight of that, during all the years this value was in the making, the rates of all the adjoining property have been increased by the very sum their owner has escaped. They have been paying for him. All their toil and struggle have tended, not only to their own benefit, but to the enriching still further of the wealthy nobleman who was lucky enough to be born to inherit

this valuable land in their midst and to live under laws made, one may say, almost entirely by landlords for the benefit of landlords.

It is really difficult to follow the reasoning which has made such an anomaly possible. One would have thought that if the owner is the occupier also, as in the case just referred to, even if there were no annual rent, he ought to pay upon the annual value. Year by year, in this instance, a rent which the owner did not actually receive was being added to the land by its continual increase in value. The mere fact that, instead of drawing it and putting it into his own pocket, he chose to allow it to accumulate in the land itself, is no logical reason why he should not pay upon it just as if he had actually received it. A simple provision that in future all such land should be valued at its capital value for rating purposes, and be deemed, for those purposes, to be yielding a return of, say, 4 per cent per annum upon such price, would provide an additional rating source. Whilst relieving to that extent other industry of the neighbourhood, it would also have, as I shall attempt to show, large beneficial results in tending to force unused land into the market and to make it productive.

I have used the argument that such land as that just mentioned owes its value to the expenditure in other parts of a town, and, therefore, ought to contribute to such expenditure. But it is fair to say that this proposition is contested by those who object to the rating of unused land. Evidence was brought before the Royal Commission, I think from Eastbourne, that the expenditure of money on the rest of the town was of no benefit whatever to the owners of some particular land lying near. It was urged that such expenditure affected only the property in the particular streets where it was spent. It is difficult to see how such an argument can be sustained for a moment. Take the supply of water alone. Surely a loan upon the rates for providing to the community a sufficient supply of pure water must raise the value as a building site of every plot of land which comes or may come within the area supplied. The same reasoning applies to all other expenditure, whether upon the provision of the necessaries of healthy life or upon the general amenity and embellishment of a town. Whatever makes it a more desirable place of residence must at once tend to increase the value of all available building sites whether at the moment actually used or not. And if building sites escape being rated, it only follows that the other ratepayers in the town are contributing, year by year, a larger sum than they otherwise need pay, with the express result that they are adding, year by year, to the wealth of the owner of the unused land, who lies low and bides his time until he can reap what he deems a sufficient harvest from the labours of his neighbours.

I can imagine many people admitting the equity of making unused land a subject for rating who would shrink from the application of the principle to land already used, but not used to its best advantage. Yet this must obviously fall within the scope of any attempt to tax land according to its full unimproved value. Land with no buildings on it at all is not taking its proper place as a subject for taxation. But land with poorer buildings on it than it is fit for is also not made liable at present to the burden it ought to bear. We rate upon annual income, and the income taken as the standard is that which is actually earned by the land as at present occupied, and not the possible income which it might be made to produce. Now, with so small a supply of land as we have in this country the community has a right to demand that it shall be used to the best advantage. If the owner, either through greed or want of enterprise, does not choose to build upon it the edifices that are most serviceable in the locality in which it is, that is no reason why the rest of the community should lose the benefit of the increased rating value it would have if properly used. Let me give an illustration which lately came under my notice. It is that of a property lying in the City, and abutting upon a very important street. It contains some 4,000 yards of land. The buildings on it were erected about one hundred years ago, and are now old-fashioned and not suitable to the requirements of the neighbourhood; so that the rental they bring in does not exceed £2,000 a year, and the assessment for local rates is not more than £1,800. Now, this land, owing to the advantages of its situation, would probably sell for upwards of £50 a yard, or £200,000. The owner is holding it for some such price. If it were sold, and suitable buildings erected, the ratable value would not be less than £12,000 to £14,000 a year. All the time that this land lies in its present disadvantageous condition the neighbouring property has to bear the burden of a larger assessment because this land is not put to its best use. It may be said you cannot compel the owner to build, or dictate the kind of buildings he should put up; if he choose to leave this land as it is, why shouldn't he? or if, from failure of pecuniary resources or otherwise, he prefers that the land should be occupied by inferior edifices, may he not do what he likes with his own? Certainly; but that is no reason why the land should not be rated at its real value, tested by the possible use that might be made of it. If the plan already referred to were adopted, and the assessment for rates were based upon an income calculated at 4 per cent per annum on the present value, and if you take that value not at £200,000 which the owner hopes for, but at £150,000—a figure at which the public valuer would probably put it—you have the

assessment fixed at £6,000 a year, instead of the £1,800 at which the premises are now rated. The neighbours of this particular owner who are employing their property to the best advantage are, in fact, called on to pay upon £4,200 a year more than they would be required to pay if this property were rated at its real value.

And the redressing of this grievance, it will be seen, is not all the advantage that would be gained by rating at the real value. If an owner had to pay rates on £6,000 a year, whilst the present premises only returned £2,000 a year, it is obvious that he could not afford to leave the land and buildings in their present state. He would be practically forced to rebuild, and, whilst all the industries of the neighbourhood would gain by the expenditure on the labour and materials for this rebuilding, all the rest of the rateable property in the locality would be relieved by the rates contributed not only on the value of the land but on the new buildings erected.

The same principle will on reflection be seen to obtain in a vast number of cases. In the slums of London and other large towns a low class of property is permitted to exist, improvements are neglected, and the upkeep of houses is starved, because the present wretched garrets yield a large sum in rent, and any improvement in them would increase the burden of the rates. But if the owners of such property had to pay on the true value of the land they would, in order to recoup themselves, be compelled to adapt the buildings to the value of the land, and on all the neighbouring properties the burden of rates upon buildings would be actually decreased in amount in consequence of the new contribution from the ground value.

Consider also how forcibly this principle applies to land lying contiguous to, but not yet absorbed in, urban areas. All such land owes its steadily increasing value to the gradual advance of the town near which it lies; and for rating purposes ought steadily to be brought within such area. As has been shown, it benefits by the expenditure in rates of the town by its sewering, lighting, paving, and water supply, and, although for the moment it may be classed as agricultural land, and may actually produce only an excessive agricultural rent, yet it is every day getting more ripe for building, and obtaining a value which the owner does nothing to produce. It is a bitter irony on our social and economic legislation to notice that, so far from the unearned increment on lands like these being made available for public purposes, the Agricultural Rating Act of 1896 positively enacted that one-half of the very inadequate rates at present falling upon such land should be repaid the owner out of the proceeds of general taxation. Thus not only is the use of such land for building purposes not encouraged, but

the owner is actually assisted by the State to hold on to the land at a smaller cost to himself until he can reap the full reward of his successful speculation out of the enhanced price which the spreading population is compelled ultimately to give.

When it is borne in mind with what crushing weight local rates now press upon small shopkeepers and small householders, one is forced to conclude that some relief must be found. One of the most painful duties a magistrate has to perform is the ordering of warrants of distress for rates. Poor lodging-house keepers, widows, spinsters of narrow means striving to eke out a livelihood by teaching in some shabby-genteel neighbourhood—upon all these the burden falls with terrible severity. And if we do not meet with the same complaint in the case of workmen's houses it is not that the burden is not there, but because it is concealed behind the fact of the inclusion of the rates in the rent.

It must not be lost sight of that there is no finality in local expenditure. The more the community has done for it, the more it will require. The growth of civilisation tends to an increased demand for the comforts and luxuries of life. New baths and washhouses, more libraries and reading-rooms, improved systems of lighting, and more parks and open spaces—there is not a local authority in the country which is not from year to year confronted with demands for such improvements as these. And the sentiment of the local authorities leans to the granting of them in constantly increasing measure. The dread of increased burdens upon the ratepayers already groaning under their load alone stops the way.

In these circumstances the demand for new sources of revenue is natural. Upwards of 200 Town Councils and other rating authorities have passed resolutions in favour of the assessment of ground values for local purposes, and at the Conference of the Association of Municipal Corporations at the Guildhall, in March last, a resolution to the same effect, brought forward by myself at the instance of the Town Council of Halifax, was passed by a large majority.

It is well known that the subject of the Taxation of Ground Values forms part of the programme of the Liberal party, and several party leaders have expressed themselves as in its favour. Thus Lord Rosebery says:—

> It is a sound and just principle which is becoming universally established.

Sir William Harcourt says:—

> The question of ground values affects the whole country, local and imperial, and ought to be considered in any plan of local taxation.

Mr. John Morley says:—

I cannot doubt that the principle involved in what is called the question of ground values is one which must make greater and greater way into the minds and opinions of the people. It will be thought to be an intolerable thing that men should derive enormous increments of income from the growth of towns to which they have contributed nothing—that they should be able to go on throttling towns as they are well known to do. It is impossible to suppose that the present system will not be vigorously, persistently, and successfully attacked.

And Mr. Gladstone wrote some time before his death :—

It has been, in my opinion, a system, not only of general impolicy but of gross injustice, under which the ground values of London have all along been exempted from taxation, under which they have grown to an enormous—almost immeasurable—magnitude for a long time and in a multitude of cases—though I rejoice to say that now there are many instances of a more honourable kind—without the slightest influence, the slightest beneficial action on the part of those who were to reap these enormous profits, but quite apart from the manner in which they have originally grown. We speak now only of the interest, in point of absolute justice, of making them bear a fair share of the burdens of the metropolis.

And at the London County Council Meeting last March, which was a pitched battle between the rival forces of progress and stagnation, the main principle advocated by the Progressive party was this system of taxation of ground values. A short time ago it was resolved unanimously by the Council that a scheme should be formulated to present to Parliament. The matter is, therefore, brought definitely within the range of practical politics.

The levy of taxation on ground values for *local* purposes may be expected to come first. It is the thin end of the wedge. But imperial needs are equally pressing, and it is the despair of necessitous Chancellors of the Exchequer to invent new sources from which they may be satisfied. All the arguments in favour of the application of the taxation of land values to local purposes apply with at least equal force to the demand that they shall be available for imperial purposes. If we look back upon the history of the State in its exactions upon land for State purposes, it is impossible not to be struck by the way in which land, as time went on, has escaped its fair measure of burden. Originally all the taxes for the support and defence of the State fell practically upon the land of the country. The feudal lords, in fact, held their lands from the Crown upon the terms of supplying the forces necessary for defence and contributing in money to imperial necessities. It is unnecessary to trace the steps by which, gradually, the land-owners succeeded in evading their original burdens. The story of the land tax of 4s. in the £ and its ultimate limitation to the value of land at a particular date two hundred years ago is well known.

That tax is still levied, and levied at 4s. in the £, but because by statute the value of the land was stereotyped once for all, the most startling anomalies and injustices have crept in, and that which, if fairly levied at the present rate upon present values, would produce something like £30,000,000 per annum and render all taxation upon commodities unnecessary, by the inept and inequitable adjustment to which it has been subjected actually produces only a bare million a year. Many things have happened in the two hundred years since the land tax was fixed; but it is not unreasonable to require that the tax—this old-established, ancient tax—shall be assessed, not upon the artificial value fixed two hundred years ago, but upon the value which it now possesses, thanks to the industry and enterprise of the whole community for whose benefit it was created.

I have endeavoured to deal with this question, as far as possible, from the point of view of practical politics. There is a movement that has acquired great political importance in every English-speaking country for what is known as "The Single Tax," or the abolition of all other forms of taxation, and the raising of revenues, both local and imperial, from the taxation of land values. I have not advocated this, because, in my opinion, it is not within the region of "practical politics." All I have so far urged is an alteration of the method of assessment for local taxation so that land shall be assessed for local rates at the value it would have if put to the best use for which it is required; and, for imperial taxation, the imposition of a tax on land values of sufficient amount to admit of the abolition of all taxes on tea, coffee, cocoa, dried fruits, tobacco, &c.—in fact, of all Customs and Excise duties except upon alcohol,* and also of the petty restrictions in the way of earning a living caused by the necessity for paying for a licence to sell various small articles, taxes on locomotion, &c., &c. I have done this because I think it is the side of the argument that will most forcibly appeal to the ordinary man, and that upon which the battle for the imposition of such a tax and such an alteration of assessment will be fought.

Though the economic results from the taxation of land values would be greatest in towns, the social results from its application

* While I would not abolish the duties upon alcohol at present, it is not because I approve of the State raising a revenue from the drinking habits of the people. But just as we expect that the abolition of the tea duty will lead to tea being cheaper and, consequently, more tea being consumed, so the probabilities are that the abolition of the duties on drink, which would make drink much cheaper, would lead to an increased consumption, which would not be a national benefit. It would be inadvisable, in my opinion, to reduce or abolish such duties until some method of preventing the abuse of drink is carried into law.

to mineral and agricultural lands would be most important. We have in this country vast mineral wealth, a fertile soil, and a good climate; in fact, every requisite to make us a prosperous people. But we are not alone in this respect, and the progress of science and invention has practically annihilated distance and brought the vast wheat-growing districts of North America or Argentina, and the iron and steel of Pennsylvania and Ohio, almost to our very doors. Under such circumstances it is of vital importance to the nation that neither those engaged in the cultivation of the soil nor those employed in our mining industries should, as at present, be helpless against the greed or the caprice of the landowner.

It would occupy too much of the space at my disposal to dwell upon the subject of minerals. Let me only point out that the argument for the taxation of mineral land according to its value is even stronger than in the case of agricultural land. Agricultural rents are for the *use* of the land. The whole of the soil remains for the service of the coming generations. But minerals are actually removed from the land, and cannot be replaced. The national wealth is destroyed. The theory of the Common Law—that no man is in law the actual owner of land—is set at naught. Originally all minerals were deemed the property of the Crown—that is, the nation. But, by an Act passed in the reign of William and Mary by one of the most corrupt Parliaments that ever sat in this country, there was alienated from the nation to a few families all our coal, iron, and other minerals, with the exception only of gold and silver. What the law gave the law can take away; and if the direct recovery of the mineral rights of the nation at this day would be contrary to public opinion, yet a very strong argument is supplied for the recovery of at least a considerable portion of the alienated wealth by means of taxation.

In regard to agricultural land the equity of the case is fully as strong, and the social effects would be large and far-reaching. It is chiefly because private ownership so constantly interferes with those who would put the land to its best use that we have the migration of people from the agricultural districts into the towns, adding to the already overcrowded conditions there, lowering wages, and causing demands for legislation restricting hours of labour, &c. We cannot be surprised that we have this influx of young men from the country into our manufacturing and commercial centres. In the country the agricultural labourer looks forward to precarious employment at about 12s. a week. But when we recollect the fruitfulness of our country there is no reason why the worker in agriculture should receive such small remuneration. It is really due to our antiquated land laws, and to the fact that the land is

not looked upon as it should be as the object from which the sustenance of the people must be drawn, but as a rent-yielding machine and as the appanage of ambitious wealth. Land that would permit of a living to the labourer upon it, but not, *in addition*, a rent to the owner, tithe to the parson, and game to the owner's visitors, is counted valueless. But, although it is said to be valueless, the man who, under the impression that he could make a living out of it for himself, proposes to use it soon finds that he is not permitted to do so unless he pays rent for the "valueless" land. He may get it rent free for a year or so until he has worked it into condition, so that other people would be willing to pay a rent for it (thanks to his improvements), but no one is foolish enough to consent to work land under such conditions. Now, in the first place, the taxation of land values would operate to prevent an owner from leaving his land unused so long as there was anyone willing to use it, for the pressure of the tax would force him to get it let for at least as much as the tax amounted to.

Then land that is being put to an inferior use than that for which it is suitable would be forced into its best use. This would involve a large extension of the system of allotments, small holdings, and market gardens. It is stated that while the average yield of wheat to the British farmer is twenty-six bushels to the acre, the labourer on his allotment can and does produce an average of forty bushels, and this extra yield, due to extra cultivation, applies to every other kind of produce. Wherever the labourer can get allotments at a fair rent he is able to greatly improve his position, and not only does he get the benefit of his extra labour on his allotment, but his wages are raised, for he can employ himself, and will not work for a farmer for less than he can make by working for himself. But it is most difficult for him to get land under present circumstances at a fair rent; on the contrary, we find that while the farmer may be paying some 10s. per acre for his land, yet, if the labourers want any for allotments, they are charged £4 or £5 an acre for precisely similar land to that which the farmer gets for 10s. Now, if a tax upon land values were in force, it is easy to perceive that such a position could not be maintained, for the owner who refused to allow the labourer land unless he agreed to pay him £4 or £5 an acre would find himself saddled with taxation to an amount equal if not more than what he was receiving from the farmer.

The condemnation of the present system of working the land of the country is curiously set forth in the Duke of Bedford's recently published history of his estates. No landowner could have behaved more generously, and, according to their lights, more wisely than

the Russells have done. A vast tract of land has been reclaimed from the sea and converted into productive soil. An army of labourers has been reared and planted in spacious well-built cottages with abundant gardens. Old-age pensions have been provided when the men were past work; in forty years something like £192,000 has been expended in contributions to churches and schools and almshouses. The system of working the country side by the wealth of a benevolent despot has been splendidly tried. And what is the result? So far as the commercial side of the sheet goes, it appears there is to-day a dead loss of £7,000 a year in the working of the estates; and, as a writer in the *Speaker* points out, no one is, in the long run, really any better off. The farmers are no richer for all their reductions of 60 and 65 per cent off their rents. The labourers are not better paid than the ordinary labourers of the adjoining county.

The truth is that a splendid exemplification is presented to us of the abiding fact that the only successful way to help people is to remove obstacles from the way of their helping themselves, and that neither farmers nor labourers can be taken care of half so well by any wealthy capitalist as they can take care of themselves, if you only provide them with the opportunity. The Duke, himself, incidentally gives an illustration of this. He mentions the case of four small men holding about twenty acres each. Whilst all around were pauperised, these have not only made both ends meet but doubled their capital in seventeen years. Everyone must see that what is required is to extend the existence of cases like these. To achieve this is within the range of practical reforms on the lines I am laying down in this article, though it cannot be brought about by ducal patronage or Agricultural Commissions.

The writer in the *Speaker* to whom I have already referred states that there is a sentiment to be met with everywhere among moneyed men in France. If any vast domain comes into the market and is bought up by some rich man it is said to spell ruin to the country; if it has to be divided and is parcelled out in small holdings, it spells riches to the country. In the truth of this statement lies the ultimate secret of the Duke of Bedford's failure in the past and the only hope for English agriculture in the future.

The experience of the Earl of Carrington is an excellent proof of the success that will attend the plan of allowing the land to be used in holdings to suit, not the fancy or caprice of a landlord, but the capacities of the tenant. Speaking at Southport on November 20th, 1896, he said:—

> On all sides we hear of landlords who cannot go on, and balance sheets are issued to show how impossible it is to make ends meet. But my experience is exactly the contrary. I inherited, twenty-eight years ago, a good-sized estate

on which there were two country houses, one of which was fortunately held on lease, and I found the mortgage charges amounted to £400,000, involving the payment of £16,000 a year in interest. A business must be a pretty good one to stand such a charge as that before you can touch a penny for food for your own children or for your own living. I have had this estate twenty-eight years, I have rebuilt or repaired all the farmhouses and buildings, and, except in cases of death, I have only lost twenty of my farm tenants during the whole of that time. I have put several thousand small holders on the land. I have bought and paid for £30,000 of property in Buckinghamshire. I have bought and paid for my mother's old family place in Wales. I have never had a single acre of land unlet, except a strong clay farm for a short time.

The experience of the Earl of Carrington is that of others also who have tried to promote the system of small holdings where they are suited to the needs of the tenants. In these cases the land is better cultivated and the landowner gets better rents. His own interest ought to urge him to put the land to the best use; but for various reasons there seems to be a deep-rooted objection to anything that will make the worker in the country independent and comfortable. The tax on land values will force all landowners to do what the better class among them are already doing, and when we have the land of this country opened up so that it can be put to the best use for which it is fit, then we shall have science and invention applied to agriculture as it has hitherto been applied to trade and manufactures, and with equal success. In fact, the progress illustrated by the results of allotments, small holdings, and market gardens shows that the possibilities of agriculture in this country are infinite. It is not likely, nor is it to be desired, that we should devote our time and land to growing wheat enough to supply the nation. We shall always be able to import to better advantage from abroad, even though our yield per acre is so much higher than the most of the countries with which our farmers are brought into competition. Let these foreign or colonial nations grow wheat and exchange it for our manufactured goods. Our land can be put to better use in other forms of food production; but it is absolutely necessary that we should have such a counterpoise to the stolid tenacity of landowners as the tax on land values would supply. A little experience will suffice to convince the agriculturist that such a tax would not be a "burden on land," but a means of lightening his taxation and relieving him from the oppression of bad landlords.

Since land is the object from which by labour man produces wealth, it follows that opening up the land to labour, as will be done by this tax, must improve all our social conditions. It is because of the land monopoly that we have the sad spectacle of men, able and willing to work, forced to remain idle. It is admitted that if we would see poverty with its attendant evils in greatest

force we must go, not to the backwoods, where man is struggling with Nature, and striving out of a wilderness to produce a homestead and farm. Where man has only natural obstacles to contend with he can be sure that his exertions will be sufficient to keep him and his in plenty, though to secure that he will have to work hard. It is in countries where manufacturing power is most developed that we find the most appalling poverty. Investigation shows that this can be traced to the evils of land monopoly. In the United States we have had the whole scene enacted within a comparatively few years. A few years ago, before land was so monopolised in the States, wages were high and the workers independent. Why? Because a man could go out there and, even if he knew nothing about farming, could go as a labourer to assist some farmer until he picked up a little knowledge, and then he could get land and go to work for himself. The amount a man could obtain by working for himself was the basis of his wage, and so long as access to the land was open wages were high. Every improvement in production also had the effect of increasing wages and providing employment, and had the land of the United States been kept open for the use of the people there would have been no such thing as involuntary poverty now in that country.

But as land became valuable it became appropriated by private owners. It was not all put into use; it was merely appropriated so that no one else could use it, and the "owners" quietly waited until the ever-increasing population necessitated the use of "their land" at such a price as would satisfy them. As access to the land was closed, men could no longer go and work for themselves, and consequently had to seek others who would employ them. So long as a man could work for himself he would not work for another for less than he could make by working for himself; but when denied the right of working for himself he also lost the power of fixing this irreducible minimum of wages. He was not the only one seeking work from some employer, and in their anxiety to get work these unemployed men competed against each other as to who would take the smallest wage in order to secure employment. It no longer mattered how hard a man worked, or what improvements in method or machinery did to assist production, the man's wages depended solely upon the supply and demand for labour. If there were many men seeking employment, and few employers seeking workers, wages fell; if there were many employers seeking workers then wages rose. But the land monopoly could always force a large number of men out of work who would be effectual in preventing wages ever rising to any great height. In "Merrie England" Mr. Blatchford gives a great number of instances of what he terms the evils of "competition," but it has been, I think, effectively shown

by Mr. Callie in his "Reply" that these instances are, one and all, dependent upon the land monopoly for their evil effects, and that, given access to natural opportunities, competition itself is a law that benefits rather than injures, and secures justice to all. But when you cut off access to the land then the competition of man with man for employment becomes a horrible evil—an evil which is positively aggravated in its dire effects by increase of population, introduction of machinery, and other things that would under proper circumstances be a blessing to the community. Then we have those paradoxes of civilisation—want in the midst of plenty, over-production of those goods that men require, and over-population. Too many people to consume the wealth produced; too much wealth produced for the people to consume!

Even in the so-called "new" countries the spirit of land monopoly is abroad in a most rampant form. Take New South Wales, New Zealand, or any of the Australasian Colonies for example. There in those countries is plenty of land for vast millions of a population. Over the whole of the Continent of Australia there is only a population of about four-and-a-half million people, yet the large proportion of that population is crowded into three or four large towns. They have a labour problem there as in this country, and efforts have been made to pass laws to prevent emigrants going there who had not a certain amount of capital, even though they had the ability and willingness to work. Why is this? Because each of these colonies had been foolish enough to allow the land to be monopolised by a few private owners. Two or three hundred men owned most of the land of New South Wales, and the same was the case with New Zealand and the other colonies. Though land was so plentiful the ordinary emigrant could get none. If he could have had access to the land his own hands could have provided for all his wants. There would have been no need for him to seek out some employer; he would have produced sufficient for himself to supply his own needs, and the employer would have had to run after him; but, cut off from access to the land, he was as helpless, or more helpless, there than he would have been in this country. Under these circumstances the Progressive party in New Zealand and New South Wales turned their attention to taxation of land values as a cure for the evils under which their countries groaned. In 1892 they succeeded in passing an Act to effect their purpose, and they have thus once more become pioneers for us in the working out of an effective democracy. It is a most potent object lesson for us. The remedy we advocate is no longer in the realms of fancy, but has been actually brought into force, and we can observe its results from actual observation. The effect has been magical. Let me give the

testimony of Mr. Foulds, a gentleman from New Zealand, who had a large share in the passing of the Act in that country, and who is now in England. In a lecture which he delivered at my request, in Halifax, a few months ago, he says:—

Before this tax of 1d. in the £ was adopted the colony was in the very depths of depression. They had then only a population of 600,000 for a country larger than England, Scotland, and Wales. Although the country was endowed by nature with all that man could desire, the population could not find an opportunity of making a living. They had unemployed by thousands, and people were fleeing from their shores at the rate of 20,000 a year. At this time they had had for a good many years many of the community services in the hands of the State; for example, the railways, the telephone, telegraph, life insurance departments, and a good number of other services of a socialistic kind, and yet they were in the depths of depression and losing the bone and sinew of their country. Almost as soon as a Government was returned to power pledged to a land tax this drifting of their population ceased, and within twelve months the tide had turned, and they had the satisfaction of receiving additions to the population by immigration, which continued up to the present time. (Applause.) This he considered was largely due to the passing of the measure he had mentioned. About the time this change took place everything had got to a very low ebb, and carpenters were asking for only 5s. a day, wages had come down to such a low point, and a great many other kindred trades were similarly paid. The wages of carpenters in Auckland had been 12s. a day, and in other parts of New Zealand 10s., which was perhaps the normal standard. This was sufficient to justify the claim that the system of taxation of land values had had a beneficial effect, and, what was more important, work had been plentiful. They had had during the past year or two practically no unemployed in New Zealand.

This is testimony of the most profound importance, and cannot but be an immense encouragement to the supporters of the introduction of a similar system into this country.

Canada in 1898.

BY EDWARD PORRITT.

I.—THE DOMINION PARLIAMENT.

UNLIKE Great Britain, Canada has a written Constitution. It is comprised in the British North America Act of 1867, under which the Provinces were federated; and when a Canadian refers to the Constitution he means the Act of Confederation which brought the Dominion of Canada into being. Before 1867, Canada consisted of Upper and Lower Canada, that is, the Provinces of Ontario and Quebec, and of the Maritime Provinces, namely, Nova Scotia, New Brunswick, and Prince Edward Island. The terms Upper and Lower Canada have now almost disappeared from political geography, but the part of Canada on the eastern seaboard is still spoken of as the Maritime Provinces.

One vital feature of the Canadian Constitution is the section which provides that a redistribution of seats in the House of Commons shall follow each census. Great Britain has had only three redistributions of Parliamentary seats during the nineteenth century. In Canada, as in the United States, there is redistribution of political power every decade; and in a new and still incompletely developed country, governed in its larger affairs by a Federal Parliament, such comparatively frequent redistributions are necessary to safeguard the interests of the Provinces forming the Confederation.

Provinces.	Members—House of Commons.	Members—Senate.	Population.	Area—Square Miles.
Ontario	92	23	2,114,321	222,000
Quebec	65	22	1,488,535	228,900
New Brunswick	14	11	321,263	28,200
Nova Scotia	20	10	450,396	20,600
Prince Edward Island	5	4	109,078	2,000
Manitoba	7	4	152,506	74,000
British Columbia	6	3	98,173	383,300
North-West Territories	4	2	98,967	1,315,200
	213	79	*4,833,239	

* These figures are from the census of 1891. The estimated population in 1897 was 5,083,424.

To-day, and for three years to come, the number of Members in the Canadian House of Commons is fixed at 213. The number of Senators is 79. The representation of the Provinces in Parliament is set out in the preceding table, which also gives the population of the Provinces, and the area of each in square miles.

The number of Members in the House of Commons for the decade 1892–1902 is smaller by two than in the decade 1882–92. The diminution is due to the fact that at the census of 1891 two of the Maritime Provinces showed diminutions in population, and had to submit to automatic reductions in the number of their representatives. Not all the Provinces are liable to have their representation at Ottawa reduced. It was a condition of Confederation that Quebec must always have 65 Members, and that each of the other Provinces should be assigned such a number of Members as bears the same proportion to its population as 65 bears to the population of Quebec. When British Columbia came into Confederation in 1871, it was made a condition that its representation in the House of Commons should never be less than six.

From Confederation in 1867 until 1885, the House of Commons was elected on the Provincial franchises. From 1885 until 1898, Members were elected on a uniform Dominion franchise. In 1898 the Dominion franchise was abandoned and the Provincial franchises restored. A Provincial franchise is that on which the Provincial Legislature is elected, and is fixed by the Provincial Legislature. These franchises vary a little. Uniformity was the principal argument in support of the change made in 1885. It was carried out by a Conservative Government, of which the late Sir John Macdonald was Premier; and it is now beyond question that it was intended to give advantages to the political party in power. The Government appointed the revising barristers, and, moreover, the practical working of the electoral laws enabled the Government to fix the time at which there should be a new registration of voters.

The Act of 1885 provided that the Dominion Government should pay the costs of revision and registration, also that there should be a revision every year; but the expenses attending the revision were so great that no Government dared ask Parliament for a vote for a revision every year. Instead of asking the House of Commons each year to grant money for the revision it became the practice of the Government to carry a short Act suspending the revision and registration clauses of the Act of 1885. There were consequently only four revisions between 1885 and 1898—these were in 1886, 1889, 1891, and 1895. The wide intervals at which the lists were revised led to opportunities for personation and corruption. The names of men who were dead or who had emigrated continued on

the lists, while new comers and young men who had come of age had to wait two or three years, sometimes four, before they could obtain the right to exercise the franchise.

When the Act of 1885 was before Parliament, the Liberals stood out for the Provincial franchises. Their contention was that the Provinces ought to determine for themselves the franchises on which their representatives in the Dominion Parliament should be chosen. The Liberals never relaxed their endeavours to secure a return to the old system. They began to agitate against the Dominion franchise as soon as its unsatisfactory character became obvious, and they continued their agitation as long as they were in Opposition. In 1896, after being in Opposition for eighteen years, they were returned to power, and in 1898 they fulfilled the pledges they had given that the Dominion franchise should be abolished.

At the time of the change, in 1885, all the Provincial franchises were wide and liberal. Without going into the details, they may be described as practically manhood suffrage franchises, with a twelve months' residential qualification. Nor can it be said that the Dominion Act of 1885 really restricted the franchise; but it set up a series of complicated franchises. There were votes in respect of real property; occupation votes; votes in respect of salaries or earnings; votes in respect of annuities; votes for farmers' sons living at home and not in receipt of wages; votes for fishermen who were owners of boats, nets, and fishing gear; and, finally, votes for Indians on the reserves, occupying land in severalty. Every man out of the poor-house and living for a year in one place was entitled to a vote. The difficulty was not in the qualifications, but in getting on the register. Men were disfranchised by the thousand simply because the machinery set up by the Act of 1885 was too costly to be worked in a thinly populated country like Canada.

While describing the franchises on which the House of Commons is elected, it may be added that all Dominion elections take place on the same day. This was so under the Franchise Act of 1885; hence, while Canada has had some electoral grievances of a serious character, it has never had to complain of the non-resident property qualification voter, who has so large an influence in Parliamentary elections in many county divisions in England.

Another vital difference between the Parliamentary system of Canada and that of England is that Members of both the House and the Senate are paid, and all official expenses attending elections to the House of Commons come out of the public revenue. Every candidate is compelled to make a deposit, and unless he obtains a certain percentage of the votes polled he forfeits the money. This plan serves as a check on political adventurers and on men who might otherwise go to the poll merely to advertise themselves.

Ever since representative Government was established in Canada in 1791, Members of the several Parliaments have been paid. At the time the Parliaments were established none of the colonists were well to do, and it would have been impossible to find men willing to devote their time to the public service without pay. New countries like Canada have no leisured classes, and men who serve the public, whether in Municipal, Provincial, or Dominion affairs, must be paid. In the earlier Parliaments, Members received allowances of 10s. a day, and also a payment to cover the expenses of travelling to and from the seats of the Legislatures. In the Dominion Parliament to-day, Members of both the House and the Senate receive £200 for the session and a mileage allowance. The sessional payment is not called wages; it is termed an indemnity. Theoretically a member is supposed to serve without wages. The indemnity is, however, the greater part of the income of many of the Members, and they live as frugally during their three months in Ottawa as a clerk in Manchester in receipt of 35s. or £2 a week. The sum paid to Members for a session is not absolutely fixed; it is taken as covering a session of three months. If the session is longer, an Act is usually passed authorising an addition based on the extra length.

Members of the Ottawa Parliament cannot come and go as Members of the House of Commons in England do. A case like that which occurred a little while ago in connection with the Crewe Division, the member for which absented himself from Westminster for eighteen months, could not easily occur in the Dominion Parliament; nor would it be possible, as it is in England, systematically to excuse the lawyer Members from service on Committees. If a Member absents himself for more than eight days, deductions are made from his indemnity. Absenteeism is thus at once marked and penalised. The payment of Members has the effect at Ottawa of securing constancy of service. Whether it would have the same effect at Westminster without at the same time altering the character of the *personnel* of the House of Commons, is a debatable question. Payment of Members succeeds at Ottawa, because, to a large proportion of the Members of both the House and the Senate, the money is a matter of importance. Canada could to-day no more have a Parliamentary system without payment of Members than Upper Canada could have had when the first Parliament for that colony assembled in a wooden building at Niagara in 1791.

Members of the Senate are appointed for life by the political party in power. For membership of the House of Commons there is neither a property nor a residential qualification. As in England, if a candidate for the House of Commons is defeated in one constituency, he can try his fortunes in another; and it often happens,

as it does in England, that a popular man is chosen for two constituencies. For the Senate, however, there is both a property qualification and a residential qualification, and, moreover, no man can be appointed who is under thirty years of age. To be a Senator a man must possess £800 clear of all charges and liabilities. He must also be a resident of the Province he represents. The Province of Quebec is divided into Senatorial districts, and a Senator from Quebec must not only live in the Province but also in his Senatorial district. This restriction, peculiar to Quebec, is intended to safeguard the political interests of the French Canadians, who form the majority of the population.

French is the language of Quebec. Most of the newspapers are printed in French; so are all the official publications, Municipal, Provincial, and Dominion. In the Legislature of the old French Province, which meets in the most beautiful of all the Parliament buildings of Canada—a building which looks on to the famous Citadel of Quebec—it is the exception to hear a speech in English. There are a few Canadians of British descent in the Quebec Legislature, but they all speak French. The French Canadians are most tenacious of their language and of all the political and religious rights and privileges secured to them by the Treaty of Paris of 1763. It was to aid the French Canadians in holding on to these rights that, at a Confederation in 1867, Senatorial districts were mapped out in Quebec, and it was stipulated that the Senators representing these districts at Ottawa should reside in them. This provision guarantees the presence of a fixed number of French Canadians in the Senate. In the other Provinces it is sufficient that a Senator lives in the Province, although usage with regard to the appointment of Senators has established something approximating to Senatorial districts in some of the more thickly populated Provinces.

Members of the Senate are almost as secure in their seats as Members of the House of Lords. In only four eventualities can a Senator be dispossessed. He forfeits his seat if he becomes a bankrupt; or if he is absent for two sessions; or if he becomes a citizen of another country; or if he is convicted of crime. In the existing Parliament, that elected in 1896, the Liberals are in majority in the House of Commons, and are consequently in possession of the Administration. The Senate, however, is controlled by the Conservatives. They are three times more numerous than the Liberals, with the result that to-day the Senate holds the key position in Dominion politics, and in the sessions of 1897 and 1898 it asserted itself quite as much as the House of Lords has ever done in English Parliamentary history since it threw out the first Reform Bill in 1831.

Since Confederation, the two parties in Dominion politics have adopted the names of political parties in Great Britain. One party calls itself Conservative, and the other Liberal. To-day, to an English student of Canadian politics, there seems little difference between them. Traditionally they differ on the question of protection. The Conservatives established protection to Dominion industries in 1878, and from 1878 onwards the Liberals have been opposed to protection. But the Liberals have twice amended the tariff since 1896, and yet in 1898, except for the preferences made for Great Britain, the tariff is as protective as it was at the end of the Conservative *régime* which lasted from 1878 to 1896. On the Prohibition question the Liberals also differ from the Conservatives. They are more favourable to a total prohibition of the liquor trade than are the Conservatives, although some of the Conservatives are supporters of prohibition. The Liberals have gone so far as to provide for the taking of a popular vote on the question in the eight Provinces; and if the vote is favourable to prohibition, as plebiscites already taken in five of the Provinces indicate that it will be, the Liberals at Ottawa are committed to the introduction of a Bill to prohibit the "importation, manufacture, or sale of spirits, wines, ale, beer, cider, and all other alcoholic liquors, for use as beverages."*

While, however, the differences between the Conservatives and the Liberals to-day are comparatively small, when one looks back into the history of Canada, it is easily possible to see that Canadian Liberalism has had some affinity to English Liberalism, and has been influenced by it. The Canadian Liberals are opposed to an Upper Chamber in the Dominion Parliament, constituted as is the Senate. They affirm that the Senate is in practice non-representative, and that a Chamber so constituted should not be allowed to override the popular will as expressed through the House of Commons. All through Canadian history, the Liberals have contended for democratic political franchises; for better electoral laws; for the ballot; for simultaneous polling; and for the trial of election petitions by the judges instead of by Committees of the House of Commons. They have also advocated more enlightened laws with regard to labour. In 1876, a Liberal Administration, supported by a Liberal majority in the House of Commons, so altered the criminal code of the Dominion as to make it legal for workmen to combine to advance wages or otherwise to better their condition. Up to 1876, as in England up to 1875, breach of contract

* The plebiscite was taken on September 29th, and resulted in a majority of 20,000 in favour of prohibition. Not more than 25 per cent of the electorate went to the polls, and the result was taken by the Government as not affording a mandate for further action.

by a workman was a criminal offence. By the changes in the code of 1876 it was made only a civil offence.

Economy in the spending of public money was also an article of faith in the creed of Canadian Liberals; so that "Retrenchment and Reform" has in the past been a cry of Canadian Liberals, as it was for so long of the Liberal party in England. Except for the long agitated reform of the Senate, there are no great organic reforms to be contended for to-day in Canada. The Liberals have obtained most of the political reforms for which in the past they contended; so that at the present time, except with regard to the tariff, there is little really to divide them from the Conservatives.

The Conservatives inaugurated the National Policy—that is, the policy of protection for Canadian industries—in 1878, and ever since, the National Policy has been their mainstay. The Conservatives have also long claimed that they were more loyal to Great Britain than the Liberals. For years they have charged the Canadian Liberals with a disposition towards annexation to the United States. Whatever may have been the attitude of the Liberals in the past towards Great Britain and the United States, no one can charge them, when in possession of power, of lack of loyalty to Great Britain. The preferences made for Britain in the tariffs of 1897 and 1898, particularly in 1898, altogether refute any charge of disloyalty to the Mother Country. The Liberals are desirous of reciprocal trade relations with the United States. But better trade relations with the United States are necessary, unless Canada's progress is to be as slow in the future as it has been in the past.

To sum up the position of parties, it is not too much to say that the question of the protective tariff is the only one which now divides the men who at Ottawa sit to the right and to the left of the Speaker's chair. The Conservatives are insistent that their high tariffs from 1878 to 1897 have been for the material advantage of Canada. The Liberals, on the other hand, declare that these high tariffs have been a failure; and, to fulfil the pledges of tariff reform, they have now reduced the duties by twenty-five per cent in favour of imports from Great Britain, and they have given the manufacturers notice that the Liberal party will regard no tariff as permanent which keeps up duties to the present level.

Only twice since Confederation has Canada had Liberal Administrations. The first of these was that which lasted from 1874 to 1878, when the late Mr. Alexander Mackenzie was Premier. The second is the Laurier Administration, which came into power in August, 1896. From 1878 to 1896, the Conservatives were in power without a break. During these years none but Conservatives were appointed to the Senate, a fact which accounts for the overwhelming majority of Conservatives in the Senate in 1898.

The Parliament at Ottawa, in its organisation and in its mode of conducting its business, closely resembles the Parliament at Westminster. The two Houses stand in exactly the same relation to each other as the House of Commons and the House of Lords. The House of Commons at Ottawa has the same control over public expenditure as the House of Commons at Westminster. The Senate can reject a money Bill; it cannot amend one, nor can a money Bill originate in the Senate. As at Westminster, all important Government measures at Ottawa are first introduced in the House of Commons, which from its control of Supply has always much more work than the Senate. Government Bills originate almost exclusively in the House of Commons, because, with only two or three exceptions, all the Members of the Dominion Cabinet are of the Lower House.

As concerns even the veriest details in the modes of procedure or ceremonial usage, the Houses at Ottawa are patterned after those at Westminster. A Member of the Canadian House of Commons wears or removes his hat just as a Member of the Imperial House would do. He bows to the Chair on the same occasions; and in his formal language to the Chair, to the Treasury Bench, and to his other colleagues of the House he uses exactly the same phraseology as is used by Members of the British House of Commons. There are the same officers of the House; Clerks at the Table, and Sergeants and Black Rod at the Bar, attired almost exactly as these officers are at Westminster. Even the furnishings and upholstering of Westminster are copied. The only difference is that at Ottawa Members sit at desks, allotted to them for the Parliament, while at Westminster Members sit on benches, and the unofficial Members have, as a right, no particular places which they can claim as their own.

Outwardly the two Houses of Commons are much alike. In *personnel* and tone they differ very much. The personal appearance of the Members of the Canadian House of Commons is more like that of the Members of the House of Representatives at Washington than of Members of the English House of Commons. The style of oratory is much more akin to that of Washington than to that of Westminster. In formal debate it is verbose, lacking the pithiness and directness which for the last thirty years have increasingly characterised first-class debate at Westminster. Five hour speeches are not uncommon from Members on the Treasury and Front Opposition benches; while back bench Members, especially on the Opposition side of the House, do not hesitate to talk for three hours at a stretch. In the less formal and more brisk discussions the style is colloquial, even to slanginess; and interruptions, oftentimes of a bitter and disturbingly personal character, are frequent.

The most marked difference between the House of Commons at Ottawa and that at Westminster is due to the intensity of party feeling. This characterises politics in and out of Parliament, and to an English student of Canada and its institutions it is the most depressing feature of Canadian public life. It is astonishing to an Englishman, familiar with political life in his own country and with its standards and tone, to observe the manner in which Canadian speakers and journalists deal with the personal character of their political opponents. Neither party has a monopoly of this conduct; and in this respect the tone in Canada seems to me lower than it is in the United States.

Canada, like the United States, has its "yellow press," its newspapers with headlines half a foot deep; and it is in these newspapers that the language of recklessness and abuse in political discussion and political reporting is most freely used, and in which the bitterness and intensity of partisan feeling is seen at its worst. A new comer to Canada, who should have the misfortune to read only these journals for six months, would come to the conclusion that there was not a straightforward or honest man, or a man loyal to the public service, in Canadian political life—that every man in political life was, in American and Canadian political slang, a "boodler," bent on raiding the public exchequer at every opportunity, and making opportunities to do so.

Much of the recklessness of political accusation is older than the "yellow journals," which do not date back more than three years. To a greater or less degree, intensity of party feeling seems always to have been a characteristic of Canadian political life. But the advent of the "yellow journals" is undoubtedly aggravating it. They are seeking to turn the intensity of party feeling and bitterness to account in the way of larger circulations; and as one reads these newspapers, one wonders what will be the civic standard of the coming generation. An Englishman in Canada only needs to look round him to see that English political institutions are duplicated with singular closeness and accuracy. What he misses, and misses sadly, in and out of the Dominion Parliament, is the higher tone and the calmer and fairer spirit of public life in England.

II.—THE RELATIONS OF CANADA TO GREAT BRITAIN.

Only the trade relations of Canada to Great Britain are to be dealt with in this article. Readers may be reminded in passing, however, that the political relations of Canada to Great Britain, while close enough for all practical purposes, are by no means such as could be irksome to the people of the Dominion. The political connection of Canada with the Mother Country costs Canada

nothing; and in all vital matters Canada is so independent that, as in her tariffs, she can treat Britain exactly as she does any foreign country. From Confederation until 1897, exports from England entering Canada met with exactly the same treatment as exports from the United States, or from France or Germany.

The Governor-General of Canada is appointed by the British Government, and, acting for the Crown, he can exercise a veto on Canadian legislation; but, like the Sovereign in Great Britain, the Governor-General of Canada never exercises this veto, and the Dominion Administration occupies exactly similar constitutional ground to that of the Cabinet in England.

Canada, like all the other British Colonies, cannot commission ambassadors and consuls. In her diplomatic relations with foreign countries she has to act through the Colonial and Foreign Offices in London. This is a more irksome arrangement for Canada than for any other British Colony, because of the proximity of Canada to the United States, and of the numerous questions constantly at issue between Ottawa and Washington. But at the most the arrangement involves only a little delay, and perhaps some loss of prestige to Canadian Ministers who are taking part in negotiations at Washington. As long as Canada remains a part of the British Empire this condition of things must continue, for in the event of a break in the diplomatic intercourse between Ottawa and Washington, it would, as matters now stand, be the British naval and military forces which would have to settle the questions in dispute.

For the first ten years after Confederation, Canada had no protective system against imports from Great Britain or from other countries. At this period, the sole purpose of the Canadian tariff was to raise revenues for the Dominion Government. Duties were imposed on a long list of goods, but with no idea of protecting the manufacturers in Canada. Customs house duties in Confederations such as Canada and the United States afford the most economical and the most expeditious method of raising revenue for the Central Government. In such countries direct taxation is more difficult to collect than in thickly populated countries. At the time of the formation of the Dominion, the import duties averaged only 15 per cent. In 1874, they had to be increased to 17½ per cent, but still with no other purpose than that of raising revenue. A Liberal Government was in power in Ottawa when this increase was made, and continued in power until 1878.

During the seventies, trade in Canada was much less flourishing than it had been in the sixties. Then, owing to the War of the Rebellion of 1861–65, and to the fact that Canada had a reciprocity treaty with America, Canadian trade was, comparatively speaking,

better than it has been since. In 1867 the reciprocity treaty came to an end, and, for the first time in the history of the two countries, Canada had to contend against the high protective tariffs which had come into existence in the United States during the War of the Rebellion and the years immediately following. It was in the closing years of the Liberal Administration of 1874–78 that the Conservatives, then, as for fourteen or fifteen years longer, under the leadership of the late Sir John Macdonald, first advocated in Parliament protection for Canadian industries.

In March, 1878, five months before the Parliament of 1874–78 was dissolved, Sir John Macdonald proposed the resolution on which the National Policy was afterwards based. It reads :—

> This House is of opinion that the welfare of Canada requires the adoption of a National Policy, which, by a judicious readjustment of the tariff, will benefit the agricultural, the mining, the manufacturing, and other interests of the Dominion; that such a policy will retain in Canada thousands of our fellow-countrymen now obliged to expatriate themselves in search of the employment denied them at home; will restore prosperity to our struggling industries now so sadly depressed; will prevent Canada from being a sacrifice market; will encourage and develop an active inter-provincial trade, and moving (as it ought to do) in the direction of a reciprocity of tariffs with our neighbours, so far as the varied interests of Canada may demand, will greatly tend to procure for this country eventually a reciprocity of trade.

The resolution was proposed in the House of Commons. Protection was opposed by the Liberals, and the resolution was defeated. But at the General Election in the same year the National Policy was made the party platform of the Conservatives, who were returned to power. They were again successful at the General Elections in 1882, 1887, and 1891, and from 1879 until 1897 Canadian tariffs were based on the resolution which has been quoted, and high protectionist duties were levied alike on imports from Great Britain, from the United States, and all other countries.

During this period the closest relationships existed between the several Conservative Governments and the Canadian manufacturers who desired protection. The manufacturers were called in to help the Finance Ministers in determining the prohibitive duties. "We have," said Sir L. Tilley, who, as Finance Minister of the Macdonald Administration of 1878–82, introduced the first protective tariff to the House of Commons, "invited gentlemen from all parts of the Dominion, and representing all the interests of the Dominion, to assist us in the readjustment of the tariff, because, though we perhaps possess average intelligence in ordinary Government matters, we did not feel that we knew everything, and we wanted their assistance in this matter."

At an early stage in the history of the National Policy, the Conservatives had needed the cash of the men who were anxious for protection to swell their campaign funds. They were only following the example of the American politicians at Washington when they called in the manufacturers to help them to determine the tariff rates. The manufacturers at this time—and, in fact, as long as the Conservatives were in power—did not need much calling to Ottawa when the tariff was under consideration. They went there without invitation, and demanded a voice in the levying of protectionist duties in return for their contributions to the campaign funds of the political party which originated and upheld the National Policy. These men, to whom the nominal author of the first protective tariff referred, were as eager for protection against imports from Great Britain as they were for protection from imports from the United States; and as long as such relations existed between the protected interests and the party in power at Ottawa it was practically impossible for the Canadian Government to make any tariff preferences for Great Britain. The Conservative party was tied to these interests, and as long as the manufacturers, who found money for the political campaigns and for subsidising the press, dictated the tariff policy, the Government had no leeway in which to make preferences for England or to make a reciprocal treaty with the United States.

In 1879, the old policy of a tariff solely for revenue was abandoned in favour of a tariff for protection. Under the last of the revenue tariffs, duties averaged 17½ per cent. Under the protectionist tariff of 1879, the duties went up at a bound to 35 per cent, and they remained at about that figure until 1897. It is now clear that the protectionist tariff accomplished little of what was expected from it when it was adopted in 1879. The population of Canada was stationary from 1881 to 1891. There was even a slight falling off, which is reflected to-day in the reduced number of Members of the House of Commons. Farm values in the older Provinces also greatly declined; while as regards a reciprocity treaty with the United States, Canada was no nearer to this in 1896, when the Tupper Government was defeated at the election, than it was in the period from 1874 to 1878, when it still had a tariff for revenue only, under which no preferences were possible for England, nor any reciprocal arrangements with the United States, simply because every dollar realised from the tariff was needed to meet the expenses of the Government. The protectionist tariffs produced none of the advantages which, according to the Macdonald resolution of 1878, were to accrue. On the contrary, the close relations which existed between the protected manufacturers and the Conservative Government lowered the tone of

Dominion politics, and the protection system in Canada, as in the United States, led to serious popular misconceptions as to the functions of Government, which have worked much mischief in Municipal as well as in Dominion politics.

The idea that it is the function of Government to confer advantages and favours on particular interests is seen in Canadian municipal life, in the number of towns which have fallen into the pernicious practice of giving bonuses to manufacturers to induce them to establish factories within the municipal limits. Cities and towns bid one against another in the granting of bonuses, and manufacturers and railway companies adroitly play off one city against another to get these municipal donations. If a railway company is about to establish works for the repair of its locomotives and rolling stock, after selecting a location which is really best suited for its purpose, it contrives to secure a big bonus from the town by the threat that, unless this is forthcoming, the railway works will be established elsewhere. The Grand Trunk Railway Company, no later than the present year, in this way played off Toronto against Montreal to secure a site for new general offices as a free gift from the Municipal Council of Montreal. It first sought the gift of a public square. The people of Montreal opposed this, and at the municipal elections returned a majority of councillors pledged against the scheme. Then an agitation was started in Toronto for the removal of the general offices to that city, with the result that, while the public square was saved, another site was given to the railway company at the expense of the city of Montreal.

How persistently wrong ideas as to the functions of Government break out in new places was shown in April, 1898, when the Dominion Government reduced the rate of interest on deposits in the savings bank because the rate was higher than it was paying on its loans in England. The reduction was opposed by the Conservatives on the ground that the Government ought to pay a higher rate in order to encourage thrift. As many as forty Members, including the ex-Prime Minister and an ex-Minister of Finance, voted for a motion which called for a restoration of the former rate of interest. The tariff history of both the United States and Canada proves that when once the protectionist idea takes root there soon follow distorted conceptions of the fundamental duties of Government and of the uses to which the power of taxation can be applied.

The first inroad on the protectionist system, as it existed from 1879, was in 1897. The Laurier Government came into office in 1896. It was elected on the Ottawa programme, which for Canadian Liberals was what the Newcastle programme was for English Liberals. The Ottawa programme was drawn up at the

National Conference held in 1893. Its most important declaration concerned the National Policy tariffs. It set out that these, after a trial of fourteen years, were a failure; that the protective system had been used by successive Governments "as a corrupting agency wherewith to keep themselves in office;" that it had developed monopolies, trusts, and combinations; that it had oppressed the masses to the enrichment of the few, checked immigration, and led to great loss of population.

The Liberals were consequently pledged to tariff reform by their eighteen years of opposition to the protective tariff, and by the Ottawa programme. The Laurier Government met these pledges not by a general lowering of duties, not by a movement towards the old tariffs of the period of 1867–79, but by establishing two sets of duties. An inner and an outer tariff were set up. The outer tariff was to be maintained against countries which, like the United States, built high tariff walls against Canada; while countries like Great Britain, which admitted Canadian goods duty free, were to have the advantages of the inner tariff, the duties in which were to be 12½ per cent less than those in the outer tariff.

People in Great Britain at once came to the conclusion that this inner tariff made concessions only to Great Britain—that the concessions were exclusively British. Hence the Canadian *furore* of the Jubilee year. In the interest of historic truth it has to be stated that the concessions were not exclusively for Great Britain. Even if Germany and France, by virtue of their commercial treaties with Great Britain, had not claimed the right to send exports into Canada at the same tariff rates as Great Britain, the Canadian inner tariff of 1897 would not have set up a preference exclusively British. The Act was so worded as to give the reduced tariff rates to any country which would give Canada equivalent concessions in its tariff. If between April, 1897, and April, 1898, the United States had offered an equivalent, that country, as well as the countries of Continental Europe, could have enjoyed the advantage of the 12½ per cent reduction.

The Canadian tariff of 1897 was much misunderstood in England; but it was a misunderstanding which worked no harm. On the contrary, it has served to draw Canada and Great Britain nearer than they have ever been, and, as the tariff enacted in April, 1898, does establish an absolutely all-British preference and reduces by 25 per cent the duties on British exports, no harm can be done by stating the facts concerning the tariff of 1897.

Apart from its results in influencing popular opinion in Great Britain, the tariff of 1897 will be memorable in Canadian history as the first break in the high protective system adopted against Great Britain and all other countries by the Conservatives under

Sir John Macdonald in 1879. While its lower duties were available for any country which made similar tariff concessions to Canada, Great Britain was at once admitted to the lower tariff without any conditions. In this way the tariff of 1897 did make larger concessions to Great Britain than to any other country, for nothing was demanded in return.

When the 1897 tariff was passed, the Laurier Administration was under the impression that the commercial treaties of Great Britain with France and Germany would not interfere with its working, that every country which sought the benefit of the reduced rates would have to give something to Canada in return. It was soon ascertained, however, that the then existing British commercial treaties were binding on the colonies, and that under these treaties Canada could make no concessions to Great Britain which would not be extended to the countries with which Great Britain had treaties. The immediate result of this state of things was that France and Germany and more than thirty other countries had to be admitted to the advantages of the reduced rates. The United States, with which Great Britain has no commercial treaties, was the only important country excluded. This unlooked for inclusion of every country of importance led the Laurier Government to petition the British Government to free itself from the commercial treaties which thus hampered the colonies. The request was promptly complied with; the treaties were denounced by Great Britain, and after July, 1898, Canada was free to make concessions in her tariff exclusively British.

The all-British preferential tariff was enacted in April, 1898, and came into operation in July. Under it imports from Great Britain, as well as from the British West Indian possessions, pay only three-quarters of the duties charged on imports from other countries; and by this tariff also any British colony can send its exports into Canada at the reduced rates, if it makes an equivalent concession in its tariff in favour of Canadian exports.

In view of the fact that the expenditures of the Government of Canada have been continuously increasing since 1879, when the Dominion had its last tariff for revenue, while its population has remained almost stationary, the reduction in duties in favour of Great Britain and the British Colonies is really quite considerable. Even if it had been practicable for the Laurier Government to have gone back at a bound from protectionist tariffs to tariffs for revenue, it would not have been possible to have returned to the tariffs of the seventies without at the same time establishing some system of direct taxation and reorganising the fiscal arrangements of the Dominion.

Canada now has no direct taxation, and Canadians apparently dislike direct taxation as much as it is disliked in the United States. Countries which have lived long under a protectionist system seem to like to be kept in ignorance of what they are paying in taxation. A dread of direct taxation is generally found alongside of the crude notions of economics and the popular misconceptions as to the fundamental functions of Government, which I have shown to exist in Municipal and Dominion politics in Canada.

Duties under the Canadian tariff of 1898 average 33½ per cent. When these are reduced by one-fourth by the operation of the preference clauses, the Canadian tariff is brought down very nearly to the level of a tariff for revenue. These reductions in any event must stimulate trade with Great Britain. They would do so increasingly were the United States not so close a neighbour.

Nearness to Canada gives the United States an enormous advantage in Canadian trade, an advantage which is not confined to mere geographial proximity, and which, in the case of a long range of manufactured articles in common use in both countries, counterbalances even the 25 per cent reductions. In 1891, American exports to Canada were valued at $39,000,000, in 1897 the value was $64,000,000; while in the same year Canadian imports from Great Britain were of the value of $33,000,000. Canada receives 54 per cent of her imports from the United States, and only 28 per cent from Great Britain. The upward movement of American imports is due to proximity, to the common conditions and needs of the two countries, and to the Canadian free list, which covers many articles of American trade.

For many years past there has been a movement in Canada to secure from Great Britain preferential treatment of Canadian exports. Canadians who are associated in this movement are anxious that Great Britain shall impose import duties on food stuffs from the United States—in fact, on all food stuffs except those coming from British Colonies. Such a system, it need not be stated, would give Canada an enormous advantage over the United States in the grain and produce trades, and would send up the value of farm lands all over the Dominion. As far as I can learn, this idea originated with the Conservatives. But the Liberals, free-traders as they have long professed to be, have coquetted with it; and at the last General Election, Sir Wilfrid Laurier, who is somewhat of a politician in the American sense of the term, spoke in favour of preferential trade on these lines, and urged the electors to return a Liberal Government in order that Liberals might act as Commissioners in bringing about the end for which Canadian preferential traders are working. Sir Wilfrid Laurier was returned to power, but in England, in 1897, to the utter dismay of the

advocates of preferential trade in Canada, who recalled his speeches in 1896, he publicly repudiated these ideas, when he declared at a banquet in Liverpool that protection had been detrimental to Canadian development, and that Canadians had no desire to see Great Britain adopt a protectionist policy, even in order to put herself into a position to make preferential terms for Canada and the other colonies.

After Sir Wilfrid Laurier returned from England, the *Toronto Globe*, which among Canadian newspapers printed in English is pre-eminently the organ of the Liberal Government, made the statement that during the visit of the Colonial Premiers, Mr. Chamberlain, the Colonial Secretary, laid before them a scheme for preferential trade. It was that "there should be absolute free trade between Great Britain and her colonies, on condition that Great Britain should place a small customs duty on commodities from foreign countries." "Sir Wilfrid Laurier, speaking for Canada," continued the *Toronto Globe*, "said that he could not accept such an offer. The Canadian Government had already arranged for an abatement of duties on British goods to the extent of 25 per cent, and as the whole fabric of Canadian finances as well as of Canadian industry was founded on Customs duties, he could not for a moment consider a proposition to remove them all at a blow."

In and out of Parliament, Sir Wilfrid Laurier has been much pressed to say whether or not these statements of the *Toronto Globe* are true. He has, however, persistently sheltered himself behind the statements that what passed between Mr. Chamberlain and the Colonial Premiers was private and cannot be divulged; and that, as there is now absolutely no hope of Great Britain setting up a system of preferential trade, it is useless to discuss the question. For the second of these reasons, Sir Wilfrid Laurier has also refrained from any attempt to reconcile his statements during the election of 1896 with those he made at Liverpool in 1897.

The whole question is one which can be settled only by Great Britain, and, while there is no movement of any significance towards this end in Great Britain, I have deemed it well in sketching the relations of Canada to the Mother Country to explain how the question stands in Canada. The Conservatives affect wrath and disappointment at Sir Wilfrid Laurier's statements in England. They declare that he then deliberately threw away a great opportunity; that preferential trade could then have been had for the asking. People in England better than Canadians know, however, what that opportunity really amounted to, and just how much Sir Wilfrid Laurier threw away.

With one endeavour which is now being made to improve the trade relations of Canada with Great Britain the readers of the Co-operative "Annual" have a special concern, for it may touch the business side of the Co-operative movement. It is a Government enterprise, and is unique in the history of Governmental connection with trade. The plan for two years past has been worked from the Department of Agriculture at Ottawa. Its object is not only to increase the demand in Great Britain for Canadian cheese, butter, eggs, poultry, and fruit, but to so improve the means of transportation by rail and sea that these Canadian products shall be sent into market in the best possible condition and in the most attractive form. The scheme even goes beyond this, for another of its aims is steadily to improve the grade of all produce sent to Great Britain, and thus secure for Canadian produce a good and an abiding reputation.

To secure these advantages, the Department of Agriculture in the first place sent out its experts to aid in the establishment of creameries. It has also informed Canadian farmers of the kind of produce most in demand in Great Britain, and its experts have instructed farmers how to kill and dress poultry for shipment to Britain, and how to prepare and pack other farm produce intended for the British market. It has supplemented this work by agreements with the Canadian railway companies and with the ocean steamship companies for the carriage of these goods in cold storage. During the export season every Canadian railway company, reaching tide water by its own line, or by its connections, runs at least one cold storage car every week from the inland terminus of its line. The farmers shipping produce in the car pay the railway charges; but the Government guarantees to the railway company two-thirds of a car load of produce. By doing so, it secures regularity and continuity of service. At the ports the Government provides cold storage warehouses for the reception and storage of produce, until it can be carried on shipboard.

In order to induce the steamship companies to go into the scheme, the Government paid one half of the cost of fitting up nearly a score of steamers with cold storage chambers. In return for this assistance, the steamship companies have agreed to carry produce in cold storage at the current freight rates, with an extra charge of ten shillings a ton for cold storage service and accommodation. These agreements run for three years. At the time of writing, the second season is about to open. If it is attended with as much success as was the season of 1897, there will be reason for thinking that the expectations of the Agricultural Department will be realised, and that after a three years' experiment, the trade will become established, and will have

increased so much that it will be no longer in need of any Government help, nor of the great attention and close oversight that it has hitherto had from the Department of Agriculture.

III.—THE RELATIONS OF CANADA WITH THE UNITED STATES.

The economic and political relations of Canada to the United States form, perhaps, the great problems in Dominion politics. These problems follow the international boundary line as it stretches from the Atlantic to the Pacific. The Great Lakes, which for hundreds of miles are the line of division, cause no break in them, for the Lakes have their own problems arising out of the fisheries and the shipping industry. The problems of the border line push themselves not only into Dominion politics, but also into Provincial and Municipal politics. They demand the attention of the Dominion Government at Ottawa; they press themselves upon the Provincial Legislatures; and even City Councils, as is the case, for instance, with that of Toronto, find themselves compelled to take action in regard to them.

The most disturbing of the problems grow out of the protectionist system in the United States, out of the intense protectionist spirit which characterises both the tariff and the Alien Immigration Laws. The United States have had high protective tariffs since 1861. There have been many revisions of the tariff since then, but the net result has been to increase the measure of protection. The worst American tariffs, from the point of view of Canada, are the McKinley Tariff of 1890 and the Dingley Tariff of 1897. The Dingley Tariff is the worst of all, and disorganised the lumber industry, the greatest industry of Canada, more than any tariff ever enacted at Washington.

Although the United States have had high protective tariffs since 1861, Canada did not feel the effect of them until 1867. When the tariff of 1861 was enacted there was a reciprocity treaty between the United States and Canada, which dated back to 1854, and was known as the Elgin-Marcy Treaty. Under it, there was a free interchange of nearly all articles of commerce, the growth or produce of either country. The treaty was advantageous to both countries, and especially to Canada, which in 1854, and for nearly two decades later, had little or no manufacturing; while, as now, Canada was possessed of unbounded natural resources, such as timber, minerals, and fish. Throughout the War of the Rebellion of 1861–65, the Elgin-Marcy Treaty was in operation. During the war, England's sympathies were largely with the South. Canada also became the rendezvous of filibustering Southerners, who made some raids into Union territory. England's sympathy with the South and the presence of marauding Southerners in Canada

aggrieved the Northern States, and chiefly as an act of retaliation the Elgin-Marcy Treaty was in 1866 denounced. It came to an end in 1867. Since that time Canada has had to contend with a series of hostile tariffs, and time and again has had to see her trade with the United States crippled by new tariff impositions.

Some of these tariff impositions were dictated by the protectionist policy of the Republican party; while the later ones, especially those of the Dingley Tariff on lumber, were imposed at the dictation of lumber monopolists in Michigan. These men had subscribed largely to the campaign funds of the Republican party in 1896, and in return, in 1897, were allowed to possess themselves of the use of the taxing power to keep out lumber from Canada, in order that they might enjoy their monopoly and pile up gigantic fortunes at the expense of the people of the Middle and New England States.

From every point of view the Dingley Tariff is the worst Canada has had to meet. It not only imposed almost prohibitive duties on sawn lumber, but it provided that if Canada retaliated by imposing export duties on unsawn logs—that is, if the Dominion Government, by its fiscal legislation, interfered with the Michigan lumbermen's supply of raw material, obtained in large part from Canada—the duties on the sawn or manufactured lumber should automatically mount still higher, so as practically to cut off the trade altogether. These provisions in the lumber schedule of the Dingley Tariff embodied the worst affront the United States had offered to Canada, perhaps the worst affront in trade matters that one country has ever offered to another. They should be examined in detail by anyone who desires to understand the aggressive commercial war waged by means of tariff duties, imposed at the dictation of monopolists, who have purchased for cash from the politicians the privilege of using the power of taxation for their own enrichment.

In Canada, the lumber schedule of the Dingley Tariff aroused much popular indignation, and the Dominion Government at once obtained from Parliament powers to levy export duties on sawn logs, pulp wood, and ores sent into the United States. Any of these duties can be imposed by Orders in Council. The Dominion Government, however, did not put the Act into operation, and it has been left to the Provincial Government of Ontario to retaliate.

None of the Provincial Governments can, of course, impose either import or export duties. Power to do this lies only with the Dominion Government; but the timber lands of Ontario, from which the Michigan lumbermen draw large quantities of their supplies of raw material, are Crown property. They belong to the Provincial Government, and bring in the greater part of the

Provincial revenue. Each year the Government at Toronto sells at auction the right to cut the timber. The conditions of sale are entirely within the control of the Provincial Parliament, and at the session of 1897 an Act was passed which provided that, in future, all logs cut in Ontario shall be manufactured into lumber within the Dominion. Heretofore it had been the custom of Americans to buy the timber limits, cut the logs, and float them across the lakes to saw mills in Michigan.

Retaliation on these lines had been overlooked by the men who drew up the lumber schedule of the Dingley Tariff. They provided for export duties by the Dominion Government and for higher Crown dues imposed by the Provincial Government. But a manufacturing clause in the conditions of sale never occurred to them; and consequently, although their supplies of raw material from Canada were cut off after April, 1898, none of the penalising provisions of the Dingley Act can go into effect against Canada until Congress can be induced to amend the law.

In two ways Canada has suffered, and is still suffering, from legislation passed at Washington with a view to persuading the farmers and the working classes of the United States that protection protects them as well as the manufacturers. Canada is the only country really affected by the agricultural schedule of the American tariffs. This schedule in the Dingley Tariff prevents the Canadian farmer from sending even a dozen of eggs, a basket of apples, a dozen head of cabbages, or a bale of hay into the United States. Only a few American farmers near the border line gain the least advantage from these duties imposed on Canadian farm and garden produce. It is a well-established fact that the mass of American farmers are not benefited in the least by the agricultural schedule of the tariff; and that if an American farmer is protected against a Canadian farmer on the border line, the American farmer has none the less to meet his competition in London and Liverpool, where in normal seasons prices for food stuffs are made. The agricultural schedule is maintained to hoodwink the farmers of the United States into the belief that the tariff confers direct and substantial advantages on them.

For the Alien Immigration Laws of 1885 and 1887 the Democrats are responsible equally with the Republicans. They come none the less within the category of protective laws. The protective spirit runs through them, and for twelve years past they have been administered against Canadians, working or seeking work in the border cities of the United States, in keeping with the declaration of the late Mr. Blaine, at Calais, in Maine, in 1888. He then told the Canadians, almost within their hearing, for

Calais is on the border line, "There is no middle place for Canada; she must either be incorporated with our own Union or be deemed a foreign country."

United States Contract Labour Law inspectors on the Canadian border have treated as foreigners Canadians crossing into the United States to seek work. They have meted out to them a harshness of treatment the like of which is unknown at the ports on the Atlantic seaboard at which immigrants arrive from Europe. Paragraphs like the two quoted below constantly appear in the Toronto and Montreal newspapers. Those quoted are taken from the *Montreal Witness* of the dates named in 1897 :—

Barrie, Ontario, March 12th.—Frank King left here a few days ago for Detroit, where he had accepted a position as photographer's apprentice with Charles Sargeant. When he was entering that city, Customs officers searched his trunk, and asked him what he was going to do there. King told the officers, whereupon he was told he could not go. He left his trunk in Windsor, and in a day or two was about to make a second attempt to enter when the officers told him if he came again they would arrest him. A man who left here to accept a position in Buffalo as bookkeeper a few days ago is in the same position.

Kingston, Ontario, April 5th.—Here is a case of the application of the alien labour law. Mr. Dexter Pyke, Portsmouth, was employed on the steamer "Nichols," in command of Captain Hinckley. Last week the authorities at Cape Vincent, N.Y., ordered his dismissal from the boat as he was not a United States citizen, and Mr. Pyke was accordingly discharged. The steamer "Nichols" is owned in Cape Vincent.

The Alien Contract Labour inspectors put the widest interpretation on the laws. For instance, if a Canadian artisan or store clerk crosses the border unobserved and obtains work, and the inspectors hear of it, they will lie in wait for him until he makes a visit to Canada; then they will pounce upon him in the railway train, tell him that the fact that he is going back to work is proof sufficient for them that he is under contract, and refuse to allow him to return. He must obey, because there is practically no appeal. Should he object or show a disposition to hesitate, he is clapped into prison. Sometimes a working man, who is crossing in the train into the United States, is compelled to open his travelling bag or his trunk for the inspection of the labour officers. They ask him where he is going and what he is going to do. If he should say that he is about to visit friends, or take a trip to see the country, he is told that the contents of his bag or trunk belie any such statement. He is reminded that he has so many shirts, so many pairs of trousers, so many pairs of socks. All these prove that he is going to stay, going presumably to work, and without more ado he is escorted back across the bridge, and told that if he returns he will be sent to gaol.

Men and women are subjected to this treatment, and the interpretation put on the Contract Labour Laws is so wide that a Canadian sick-room nurse is not permitted to cross the border to attend to a patient who may be in one of the border towns or cities.

After putting up with these laws, and with the friction on the border line due to their administration for eleven years, the Canadians at last retaliated. The Dominion Parliament in 1897 passed a law similar to that of the United States. The Provincial Government of Ontario so amended the Crown Timber Land Regulations as to exclude American axemen and labourers from working on the timber limits, and the Municipal Council of Toronto adopted a resolution excluding American labourers from employment on any works the cost of which is defrayed from the City Treasury.

None of these laws are really as drastic as those of the United States. Practically they all leave the enforcement to the common informer. No complete and systematic endeavour is made to enforce them; while under the United States laws, inspectors are regularly employed to stop Canadians seeking work from crossing the border, and also to hunt out any who may have crossed unobserved and succeeded in getting employment. There is reason for believing that the Post Offices in the United States help the labour inspectors in their work—that is the belief on the Ontario border; and in the session of Congress of 1898, it was proposed that every Customs House officer on the Canadian border should be associated with the United States labour inspectors in running down Canadians attempting to cross the American border in search of employment.

Had it not been for the action of President Cleveland in the closing hours of his term in 1897, there would now have been on the United States Statute Books a law making that of 1887 even more drastic, and imposing a heavy fine on any American who should give work to a Canadian. This measure originated with a Congressman from one of the border districts. It passed both the House of Representatives and the Senate, and would to-day have been in force but for the President's veto.

The Atlantic Ocean, the Great Lakes, and the Pacific Ocean each bring international problems for the Canadian Government. The protectionist spirit in the United States is chiefly responsible for the troublesome questions arising out of the Atlantic coast fisheries. Under the treaty of 1818, American fishermen have the right to go into Canadian ports only for repairs, shelter, wood, and water. This treaty was made between Great Britain and the United States after the war of 1812, and, in the absence of any

other international agreement, it regulates the conditions under which American fishermen can use Canadian ports. Now and for many years past, there has been no other international arrangement, and, unless Canada wills otherwise, American fishermen, who do most of their fishing off the coasts of Canada, can use Canadian ports only for the four specific purposes named. In 1888, an effort was made to arrange another treaty, under which there were to be concessions to the fishermen of both countries. Great Britain agreed to this treaty; so did the Cleveland Administration at Washington. The treaty was sent to the Senate at Washington for confirmation, in accordance with the usage of the United States Constitution. But the New England fishermen were opposed to the concessions it made to Canada, and the treaty failed of confirmation in the Senate.

Since 1888, however, American fishermen have enjoyed valuable privileges in Canadian ports under a *modus vivendi* sanctioned by the Dominion Parliament. Under this *modus vivendi*, which is continued year by year by means of an Act of Parliament, fishermen from Maine and Massachusetts are allowed to go into Canadian ports to purchase bait, ice, and supplies; to ship crews; and, most valuable of all, to tranship their catches in bond—that is, without paying customs duty—through Canadian territory to the United States. Through this transhipment privilege, American fishermen are saved from what they describe as "dead horse voyages" to and from the fishing banks. Practically, American fishermen are given all the privileges and advantages of the Canadian ports. In return for these, the United States now makes absolutely no concession to Canadian fishermen. All that Canada gets in return is the licence fees charged on American vessels in accordance with their length and tonnage. What the Canadian fishermen would like would be a free entry for their fish in the great markets of the United States, in return for the privileges granted in Canada to American fishermen. But the Maine and Massachusetts fishermen are protectionists, and for years they have strenuously opposed any concession of this kind to Canada. More than this, they have long agitated at Washington for the throwing open of Canadian ports to American fishermen without fee, without let or hindrance; and in 1898, the New England Senators sought to make this condition in a Bill granting bonding privileges to Canada on the Stickine River, on the other side of the American Continent.

The fisheries questions connected with the Great Lakes are of a somewhat different character, and over this matter the Federal Government of the United States has no direct control, for each State makes its own fishery laws. For Canada, the sea and lake fisheries are of the first importance. Their annual value is more

than £6,000,000. They find work for 60,000 men; and, after lumbering, the fisheries are Canada's greatest industries. All the fisheries, sea and lake, are under the control of the Dominion Government, which for thirty years has maintained a Fisheries Department which has given great and continuous care to the preservation and development of the lake fisheries. The fish are protected by laws which provide for close seasons, prevent the capture of spawning fish, and prohibit pollution and obstructions in creeks and rivers entering the lakes. To secure the observance of these laws, the Canadian Government employs several hundred overseers and fishery guardians, maintains patrol boats, and in one way or another spends £20,000 or £25,000 a year in preserving and developing the lake fisheries.

The American States abutting on the great lakes take no such care to preserve the fish. Their fishermen do as they please. There are some State laws respecting the lake fisheries, but they are not heeded, and the Americans fish in and out of close season, caring little what the result may be on the permanence of the supply. They have already nearly exhausted the sturgeon in the Lake of the Woods, although only a comparatively small corner of the lake is in United States territory. The Atlantic fisheries question has long been a troublesome one for the Fisheries Department at Ottawa, and for successive Canadian Governments; but the anarchy which exists in the American waters of the Great Lakes has nearly driven the Fisheries Department into despair, and more than once has brought it to the verge of abandoning its thirty years' work, and of bidding the Canadian fishermen follow the example of the American fishermen, and go as they please as long as there are any fish in the lakes worth the trouble of catching.

From a commercial point of view, the question arising out of the seal fisheries on the Pacific Coast is the smallest of the matters at issue between Canada and the United States. It is most heard of in Great Britain, because of the persistence with which it is agitated at Washington, and in recent years has done more to embitter American feeling against Canada than any other question, and has occasioned also some jingo outbursts at Washington against Great Britain. The Pribyloff Islands, the home of the seal, were acquired by the United States when they purchased Alaska from Russia in 1867. The islands were then leased to a commercial company for an annual rent and a toll on each sealskin taken. The Canadians on the Pacific Coast claimed and exercised the right of fishing for seals in the Behring Sea beyond the three-mile limit. The Americans disputed this right, and in 1886 warned off and captured British schooners engaged in

the industry. The question was submitted to arbitration, and the Paris Tribunal, in 1892, upheld the British claim, and decided that compensation was due from the United States to the Canadian sealers who had been interfered with. At the same time the Paris Tribunal drew up a code of regulations for the preservation of the seals, and provided that these should be revised after they had been given a five years' trial.

The United States never loyally accepted either the award or the regulations. The award remained unpaid until 1897 and attempt after attempt has been made to have the regulations revised in accordance with the American contention before the expiration of the five years. The United States have also made urgent appeals to Canada to relinquish the right of pelagic sealing, and have complained that it is unneighbourly not to comply in a matter of this kind with the wishes of the Washington Government. For neither country is the sealing question a matter of first importance. It is kept to the front in American politics because it touches the interests of a great commercial company which has much influence at Washington, and which, moreover, has a hold on at least one prominent New York newspaper.

These questions have long been discussed in Canada. They have been the subject of many visits to Washington both of British and Canadian statesmen. When it is stated that this or that Canadian Minister is in Washington, it may be taken that he is there in connection with one or other of these questions; and when an International Commission is discussed, it may also be assumed that these constitute the questions which are to come before it. It is not possible to understand Dominion politics and appreciate some of the most serious difficulties which beset Canada unless these international questions are kept in mind. No other British Colony has to contend with anything like the difficulties which confront Canada, nor has any other colony to carry the risk Canada carries from her connection with the British Empire. The Australasian Colonies are all self-contained, with no great foreign neighbours. So far, Canada has met with no consideration from the United States. The fact that her people are of the Anglo-Saxon race, as were the founders of the American Republic, has counted for nothing; and the whole tendency of American politicians, especially for the last forty years, has been to treat Canada in the spirit of the declaration I have quoted from the late Mr. Blaine's speech at Calais.

One privilege granted to Canada by the United States, a privilege which the United States always threatens to withdraw when any friction arises, is the bonding of goods carried through American territory on American railways connecting with Canadian

lines. This privilege, however, is reciprocal, and is necessarily infinitely more valuable to a country with 73,000,000 inhabitants than to a country whose population is only 5,000,000.

At last it is possible to see the beginning of a change for the better. At the time I am writing, still another Commission is being organised to bring about a settlement of the questions dealt with in this article. Whether success attends this Commission or not, 1898 will be memorable for at least one neighbourly action of the United States towards Canada, the first on record for a generation past. Gold is now being found in Alaska to nearly the same extent as in the British Yukon country. The mineral resources of Alaska are attracting miners quite as much as the Yukon country, and the inflow of people compelled Congress in 1898 to revise the territorial laws under which Alaska is governed. In making this revision, Congress enacted a notable change in the mining laws. Heretofore only American citizens could take up mining claims; by the new law the privilege is extended to native Canadians, who are now as free to mine in Alaska as they are in the Yukon country.

I shall have given a wrong impression of the attitude of America towards Canada if it is inferred that Americans, as a people, endorse the treatment that Canada receives from the Government at Washington. Interested groups, small in numbers, but powerful as regards their political influence, are wholly and entirely responsible for enactments like the timber schedule in the tariff of 1897; for the Alien Contract Labour Laws, and the spirit in which these are administered on the Canadian border; for the continuous agitation on the sealing question, and for the attitude of the United States Congress towards Canadian fishermen. Except for the sealing question, the American press, daily, weekly, and monthly, almost entirely ignores Canada, and scarcely one American in a thousand is familiar with the condition of things on the border line which I have described.

If a change for the better in the political and trade relations of Canada and the United States does take place, it will be largely due to the fact that American manufacturers have now overtaken the home market, and are more desirous than formerly to push trade in Canada. Since 1867, the movements for reciprocity treaties have come exclusively from Canada, and in all there have been sixteen or seventeen of these futile attempts to renew the relations of the period of 1854–67. At the present time, however, the Chambers of Commerce of Boston and New York, and of nearly all the other large cities of the United States, are working for another reciprocity treaty, and the movement has been stimulated by the preferential treatment accorded to Great Britain in the Canadian tariff of 1898.

Farmington, Connecticut, 1898.

Risks and Casualties of Labour.

BY JOHN BURNS, M.P.

CIVILISED Europe was startled recently by the accidental explosion of a breech-loading gun aboard a Russian ironclad. A few poor conscript sailors were unfortunately killed, and some officers were injured. A feeling of regret swept over the Continent, condolence was officially expressed and conveyed by all the Powers to the Russian Government, and the sailors' remains were honoured with an imposing funeral in which all the European fleets took part. Thus does Force, Militarism, Bureaucracy magnify the uniformed victim-votaries of destructive war.

A similar number of workmen sinking a shaft in England were drowned, and but for the scandal that arose over their too hasty burial their tragic fate would have been "unwept, unhonoured, and unsung."

This difference in viewing the same sad human result, but brought about by different conditions—one in the cause of destruction, the other in useful peaceful industry—illustrates how custom invidiously distinguishes against the civilian conscripts of industry and in favour of the soldiers of war.

This exaltation of labour militarised and drilled over industry disciplined, civilised, and constructive, is the mere barbaric survival of the gratitude nations have always had towards those who have fought as soldiers or sailors, hitherto the only way of making or defending country and dominion.

The steam engine with its greater risks, the grand industry with its accidents, rapid transit with its perils, are altering all that. Empire is now made by commerce, nations sustained by industries. The soldier and sailor are becoming the mere accessory and advanced guard abroad—the uniformed commercial traveller for the vast legions of workers whose labour, sweat, injury, and death at home are increasingly the source of power abroad, and progress, pleasure, and comfort wherever their work abounds.

Some day a statistical Kinglake will call the muster roll of the wounded industrials. Charles Booth may add to our knowledge and our obligations by counting the death-roll of labour and what the nation owes to the working class whose energy and sacrifice has, in this century, contributed more than conquest or diplomacy to extend the power of Britain over land and sea. When that necessary work is performed the mere record and numbering of those who fall in the skirmishes of work, the battles of toil, in the campaigns of commerce, may induce further steps to be promptly taken to diminish the death-roll, and reduce the suffering of the industrial victims who hourly fall beneath the banners of industrial supremacy.

The grimy labour host on whom the lot of toil falls, the industrial brigades whose bodies fill the trenches over which the Skobeleffs of capital drive the artillery of monopoly, the sweating regiments whose files are struck down in the capture of wealth they never enjoy, are at last, however, securing recognition, and some day will derive relief from the undue incidence of risk, injury, and death that now befalls them. This risk is regularly greater than their uniformed brothers incur, yoked to the chariot of war—that hell in harness carrying hate and destruction wherever it goes.

In sixty years there have been 60,000 miners killed, a number equal to the 60,000 police, troops, sailors, volunteers, and others who, with less claim, monopolised and took part in the Jubilee procession. There have been maimed and injured in the same industry a number exceeding the total population of the great city through which the procession passed.

Without the fanfare of trumpets, the stimulus of rewards, the hope of pensions, the vanity of decorations—simply in search of bread that they may live, so many have had to die in the collier brigade of the army that never enlisted. Where war claims its hundreds industry exacts its thousands.

Fortunately, at last the mind, conscience, and (better than all for the workman!) interest of the nation has been touched at this suffering, and there is abroad a feeling—as evidenced by the Workmen's Compensation Act, suggested amendments thereof, and public indignation against lead poisoning and "phossy jaw"—that the succouring of the wounded is imminent and the preventing of the preventible is near.

But, before this can be satisfactorily brought about, much information is needed, reliable data are required, and authoritative statistics imperative. Particularly, and regretfully, is this to be said of Great Britain—the first nation in the industrial race, yet the last

to reliably tabulate its injured and number its dead. In this country there are no official accident figures worth the name. Blue books there are, but generally unreliable where they are not contradictory; and, be it said with shame, there is not yet a common standard of accident, a comparative definition of injury. There is no legally compulsory notification rigorously enforced.

Insurance offices, friendly societies, trade unions, are not much better than the Government departments. The simple truth is that 10,000,000 of workers, whose organised thrift and provision for unemployment, sickness, and death is the wonder of the world, have as yet no intelligence department nor ambulance service, and its civil service is without a co-ordinated census giving the mortality figures of their own numbers killed or disabled whilst following their occupations.

Accident is merged with sickness, death often with both or either; donation benefit and superannuation often impinge on what should be a separately-tabulated accident charge; whilst benevolent grants are often due to incapacity through accident. Through lack of a simple and common standard of what an accident is we are without the means of locating the amount of industrial injury sustained, appraising its cost, fixing the blame, and applying the remedies.

The confusion, ignorance, and misinterpretation of accidents in all recent discussions of liability and compensation for accidents was painfully apparent. Ministers quarrel with insurance companies and actuaries, and both with friendly society officials, upon matters that all of them should have clearly defined years ago. Trade unions cannot, with very few exceptions separate the sick sheep from the injured goats in their industrial flocks. The returns gathered about injuries are purely accidental. In Austria, Germany, France, and Italy the respective Governments have collated and compiled the injured working people, and the result is to add to the knowledge, but not the gaiety, of nations.

The long and increasing register of men killed and injured, women mutilated, and children crushed, where the real facts are known, shows up in luminous form the sum total of Labour's suffering in the production of wealth. So far the increased knowledge of the number of accidents sustained by workmen is begetting a proportionate willingness to minister to, and ultimately, we hope, to prevent.

In Britain there are, however, of late the symptoms of reform, the desire for changes and improvement in accident prevention and enumeration. The Registrar General strongly indicates in his last admirable supplementary report the right way to generally proceed.

Dr. Le Neve Foster persists in his worthy desire for bedrock facts in his department, and is showing the way and, to his credit, pointing out the cause and hinting where the blame lies for the appalling death rate of the mining industry. The Labour Department, the Board of Trade, and the Home Office have recently shown glimmerings of understanding what is needed; and some day we hope to get a reliable standard, system, collection, and report of industrial mortality and injury, and thus place beyond doubt or cavil the risks that Labour runs and the casualties it sustains. Till this is officially done there is nothing left for the inquiring reformer but to take what available information there is, and, within fair limits and the proper use of proportion and average, apply it to wider areas of the same class for whom there is no absolutely precise register. On these lines there is sufficient data. There is much to look at, but little to lead; all information, however, points to the remarkable growth of recorded injuries, as in Germany and in Austria, if not of actual increase thereof in many industries.

What this is due to is not within the scope of our present purpose, although we have our positive view. Our objective now is to find and deal with the comparative risks that workpeople under present conditions have to run, the casualties they incur, the injuries sustained, the deaths they meet in their daily work.

In doing this there must be left out of our calculations the "occupational diseases" that many trades are severely handicapped with already as apart from violent physical injuries. We must put aside the heavy "class mortality" and industrial illness, the general disabilities that surround the working classes, where density of population, lower standard of comforts, insufficient housing, are chronic disadvantages to the prisoners of poverty in modern industrialism.

Even this is a fine distinction, as trade ailments are often the contributory cause of accidents, and the devitalising conditions of non-accidental work leads to loss of grip-power, balance, or aptitude —really the primary, but not the recorded or apparent, source of many accidents. The baker, perpetually subject to strain, sustains a rupture; it is disregarded or under-estimated, to keep his work; all at once a collapse occurs, perhaps a fatal accident ensues therefrom. There occupational illness meets accident, but both are jointly responsible for the violent termination of work.

The moulder, lifting his boxes under the stress of piecework, gets a rupture that in the end, and before his natural time, causes him to lose his power in other ways, by each of which he is susceptible to accident and injuries that otherwise he could have easily avoided; or he is unable to work at high pressure by the

slow development of strain, and is displaced for a stronger man. He is thrown out of employment, and, but for his union or friendly society, becomes a struggling mendicant on the industrial highway. This looks like weakness or natural illness; it is more an accumulating injury, really an "accident."

But the accident we must now deal with is the sudden and violent injury, the risk industrial, the painful visitation of a disabling character, the painful crushing, the slowly drawn out or the charitably swift fatality to which Labour is too often subject.

The best general view of the disproportionate risks that Labour runs as compared with other classes and professions is seen between the violent deaths and accidental deaths, between rural and industrial districts, between men and women, professions and trades.

Between men and women, the largest proportion of the deaths from violence, including accident, come out for men at 952 per 1,000,000; women at 380 per 1,000,000; the rural death rate, 15 per 1,000; the urban, 18 per 1,000. The violent death rate in rural counties like Wiltshire or Rutland would be about $\frac{1}{2}$ and $\frac{3}{4}$ per cent, whilst in Wales or Durham mining districts it runs up to $1\frac{1}{2}$. In some mining districts the death rate amongst men only is there to four times greater than adjoining rural districts. There the risk of industry is clear. This difference, making every allowance between the rural and the urban working class, is the risk industrial of general and special labour, and is the price that workmen pay in life and limb for town and factory life, manufacturing conditions, and mining occupation over the rural conditions of better health, fewer accidents, smaller risks, if less exciting habits.

All the reports under-estimate this vital difference between simple hand labour on the land and the complex machine industry, mining, or the mercantile marine.

Whatever science attempts, and it can do much; whatever the law imposes, and it has in some cases achieved wonders for the safety of the public, the travelling portion particularly, neither science nor law have as yet relatively touched the general conditions of greater security to the workpeople employed, except in a few industries, where what has been done proves what more could be done were the subject vigorously grappled with. The risk industrial is another way of spelling greed or ignorance. The "inherent risk" is proportionate only to the inability or desire to prevent. That safeguarding spirit which secured the absence of compressed air fatalities at Blackwall Tunnel shows that safety pays, and prevention does not kill. There are, and, perhaps, must always be, some trades relatively more dangerous than others, but

they are very few, and even those can be safeguarded. "Inherent risk" used to be preached about railway travelling for passengers; the law of liability for accident, with other causes, has killed that nostrum, and made railway travelling, on the whole, the safest form of transit. The proportion of killed has been reduced from one in 5,500,000 in 1874 to one in 196,000,000 of passengers in Britain in 1896. With these factors of safety and prevention less prevalent, but just as easily acquired, American railways kill one in $2\frac{3}{4}$ millions of passengers, as against one in 196 millions here.

This safety achieved for the public, the means adopted for them are the only way to achieve similar security for the workmen—liability enforced, safety imposed, delinquent directors punished, chairman as well as signalmen sent to prison, liability in certain cases made criminal, long hours reduced, and the environment of railway labour improved. When these conditions are secured, above all, when the workman respects more and places a higher value upon his own life, then will there be fewer widows and orphans, and some decent economy of human life.

As a step in the right direction, the Workmen's Compensation Act will supply much experience upon which to base a wider view as to the risks of labour; but a visit to hospitals, workhouses, and asylums will disclose the awful incidence of accident on the labourers of town and city.

Interview street sellers of toys and matches, converse with tramps and casuals, see the convalescents in the public parks and open spaces, search the sick benefit lists of unions and friendly societies—there confronts you at every turn the extent to which industry afflicts.

Above all, there is this to be observed: It is in the main the unorganised that suffer most—the unprotected get the least money and the hardest knocks. The militia of unskilled labour bear the brunt of the wounds, the sappers and miners of the army of toil the greatest physical disability. The crack corps of industry, both as to hours and wages, generally are best off—"to him that hath shall be given" is here the rule of safety as elsewhere. And, curiously, over all there looms out this paradox: The man who is paid for killing and to be killed relatively escapes, whilst trades and callings where the greatest recognition for risk is accorded are the trades in which actual and regular cause for praise is least evident, and the increment of sacrifice less apparent or felt.

To show the relative dangers, it is necessary to split general labour into broad sections, follow a few general industries, and give the broad results.

THE MINER.

One of the largest and most important groups is that of the miner. Physically strong, morally brave, constitutionally healthy, in all the records of labour none stand out higher for indifference to suffering and almost heroic contempt for the risks of his deadly work than he whose labour forms the pyramidal base of national industry.

The collier's life is still far too dangerous; the history of mining teems with heroic instances when death has to be faced of greater bravery than field or flood can show. Instinctively, traditionally, always, the miner is one of the bravest, sometimes the most reckless, as he is ever the most self-sacrificing of men.

There were in 1897 728,000 miners employed; of these 1,102 met with fatal accidents. Applying to this total the standard and ratio of disablement prevalent amongst the northern miners, a more than fair condition, accurately registered on a cash payment for each injury sustained, we find out of 728,000 colliers 1,102 killed, 1,458 permanently disabled, and 117,000 temporarily injured, with each a period of three and a half weeks of accident incapacity per annum. This means that 16 per cent of the total can look forward to death, disablement, or injury at their work every year.

Coming from the general incidence of risk for the whole to a particular and a large section of miners in South Wales, matters are even worse. There we find 20 to 24 per cent killed, injured, or disabled, thus securing a heavier proportion than other mining districts elsewhere of death and injury.

The general risk, therefore, in mining is very great—one man in five more or less injured, disabled, or killed every year over the general mass of 728,000 men who dig, too often, their own graves. This does not even sufficiently illustrate the unequal incidence of danger to this class of workman.

I find in the Registrar General's Report that there died from all causes in 1890–2 17,873 miners; 2,902, or 16 per cent, were from accident alone, the highest of any individual cause of death.

Startling though this roll of death is, matters are much worse in South Wales. Out of 4,241 miners' deaths from all causes in that district 1,031 were due to industrial fatality, or 24 per cent to accident alone.

Not content with this slaughter, in the district where sliding scales prevail contracting out is prevalent, where trade unionism is not strong and Co-operation does not flourish, amongst a religious people of submissive and peaceful habits, where feudalism

under another form of ownership has reared its head and has recently set its seal upon the people—there, last year, amongst nearly 76,000 miners, disablement jumped up from 15,041 to 19,240 injuries. South Wales employs 18 per cent of the total miners, raises 17 per cent of the coal, kills 29 per cent of the total dead, and in five years, with an average of 70,000 men, has had 146,000 disabled and several hundred permanently disabled beyond its heavy proportion of killed.

No wonder that at Welsh Eisteddfod, with mining magnates and quarry owners presiding, "The Martyrs of the (Industrial) Arena" is the most popular dirge.

To further illustrate the risk of the collier we will compare him with the farmer or clergyman. Of the latter profession 2,283 died from all causes, 1890–92; 23 only were from accident, as against 500 from the same number of Welsh colliers.

Or there were, of 25,000 troops at the taking of Khartoum,

49 killed,
334 wounded.

In the South Wales coalfield, in 1896,

295 were killed,
19,240 wounded,
Many permanently disabled } of 76,000 colliers.

Death loads the dice heavily against the miner.

THE RAILWAY RISK.

From the collier to the railway man is an easy transition. Here again, as latest figures confirm, he is marked too often for destruction. At the last enumeration in this industry there were 465,112 persons employed in carrying goods and passengers, the safety of the latter having been improved thirty-eight times in twenty-four years. This creditable reduction in death and injury has not been shared by the workmen whose lives too often are surrendered for the making of dividends. There is an improvement, but nothing near so real as the returns indicate.

The official-list proportion of killed and injured over the total staff is delusive. On the railways the tendency is to an increase of the non-combatants and camp followers. Amongst these the risk of accident and death is normal, and in many cases infinitesimal.

Go to the drivers, firemen, brakesmen, platelayers, and shunters. We find, in some of these grades, both absolutely and relatively, there is little improvement, and in the case of shunters and brakesmen matters are rather worse than better. In 1897 more shunters were killed than in 1887. In that year it was 1 in 231 killed, 1 in 21 injured; in 1897 1 in 203 killed, 1 in 12 injured.

Almost similar figures can be given with regard to goods guards, who, although not killed so fast as they were, are injured more frequently. In 1887 1 in 22 were injured; in 1897 1 in 15 were injured. It may be urged officially, in extenuation of this fact, that the standard of injury has varied and is now lower; but, checked by the London and North-Western Railway standard of 1897, injury incapacity in time-period over all its 7,482 accidents still keeps at about the same figure, namely, three and a half weeks, the same as it was six years previously.

The fact is there are no reliable returns yet furnished by the companies to the Board of Trade. But, checking their total official returns by the actual and positive results of their own compulsory insurance funds, there are disclosed the real numbers of accidents and injuries. They report officially that, of 465,112 persons employed, 433 were killed and 3,959 only injured. Let us accept the figure of 433 killed as fairly reliable; it really is not. The total of 3,959 injured is a farcical under-estimate of the number permanently or temporarily disabled on the railways.

The London and North-Western Railway is a "model" railway. It has an insurance fund—compulsory, of course, like all model things are. It employs one-eighth of the total railway workmen. Yet in its insurance society it had 50,706 members amongst whom there were 74 deaths; not a "model" proportion of 433. It had 92 men permanently disabled; 7,428 temporarily incapacitated for a period of three and a half weeks. Taking the accidents and injuries of this company as a standard and basis for ascertaining the risks and casualties of railway labour (a very fair thing to do), this is the railway butchers' bill for one year (1897), with 465,112 workers:—

443 deaths	nearly	1 per 1,000
828 permanent disablement	$1\frac{3}{4}$	,, ,,
67,000 temporarily disabled for $3\frac{1}{2}$ weeks	144	,, ,,

In each case, and over all, infinitely higher than the average of the army at home and abroad, at peace or expeditionary war.

Tragic though this fairly estimated number is over the mass of railway men, the proved facts are worse as we examine the dangerous sections.

Taking the driver, guard, and pointsman, we find from the Registrar General that, of 4,310 deaths in these grades from all causes in three years, 857, or 20 per cent, are due to accident alone; or, where 857 of 4,310 railway men die from accident, only 50 farmers, directors, or clergymen die.

It is interesting here to show that the leaders of railway men, like the officers in the Army, show a heavy proportion of the total injured. This is shown by the Scotch Railway Strike Committee of 1891. One had a left finger off, one had a right finger off, one half a leg off, one a leg and one foot off, one half a hand off, one a foot off, whilst three out of the remaining five had received crushes and slighter injuries; nine out of twelve could show their injuries. No gathering of war veterans were more deeply scarred and wounded. No wonder the railway directors did not regard them, during the strike, as a council of perfection.

The liability of railway men is further emphasised by the simple fact that in the past year, in the Amalgamated Railway Servants' Society, of 365 sick claims sent in 82 were due to accident.

The shunters and brakesmen are even worse off than their very unfortunate fellows. Taking the total of 7,092 engaged on this shunting work in 1897, there were officially 35 killed, or 5 per 1,000; there were 585 injured, or 82 per 1,000. For killed alone this is terrible. Diving deeper still into the shunters' risks and actual casualties, we find that in twelve years, with a mean number of 6,341 employed, there have been 424 killed and 4,654 injured, which means that every fourteen years they are all severely injured or killed. This is on the low official railway standard returns. Taking goods guards, brakesmen, and shunters of a mean of 16,034 men in these grades annually employed, in ten years, of these 16,034, 767 have been killed and 9,384 injured. It is easy to offer pensions as a bait for low wages, especially when the men rarely live to enjoy them.

As if this were not ghastly enough, the American railways show us what British railways were before law, trade unions, and public opinion imposed their influence on the railway monopolies. In 1896, 1,861 American railway men were killed, or 1 in 444 of total employed; 29,969 were injured, or 1 in 28 of total. Of the above, 1,073 train men were killed, or 1 in 152; 15,936 were injured, or 1 in 10 of this grade. In a Train Men's Union, with 22,000 members, 532 death and disablement claims were paid in one year, or 24 per 1,000 of its membership.

Neither the British nor American armies or navies have come anywhere near this mortality, afloat or abroad, in the past thirty years. It is also 9 per 1,000 higher than the twenty British wars between 1872 and 1886. It is even 20 per cent higher than the total mortality from all causes of the great mass of patients at the London Hospital in 1897. And of such is the kingdom of Carnegie, Astor, and Vanderbilt.

THE NAVVY.

The next class of labour to be reviewed is the navvy and that type of labourer to whom the country owes a great deal—the builder of docks, the maker of railways, the hewer of tunnels, the constructor of bridges and canals. His is a risky occupation and we never can know the holocaust of men that have needlessly been sacrificed in the making of our great public works in Britain and abroad.

See the navvy, all hued and brown, like Chaucer's sailor, on the sky line of an embankment, in a dock cutting, or fighting his way with pick and shovel; always a good fellow, often a splendid savage, too good and valuable to be wasted in the future as he has been in the past by the captains of industry. It was in his interest that one public body had the courage to get a special Act passed for his salvation and compensation. The effect of this was to set up a condition of things that led to absolutely *no* deaths in compressed air in the making of Blackwall Tunnel, another reminder that prevention is better than cure, and that even safety for the workman pays.

There are far more reliable records of the making of the pyramids, and the slaves who perished therein, than there are of the killed and injured on the Manchester Ship Canal.

This we do know, that 60 per cent of the common labourers engaged on the Panama Canal were either killed, injured, or died from disease every year, whilst 80 per cent of the Europeans died. Out of 70 French engineers, 45 died, and only 10 of the remainder were fit for subsequent work.

It is generally admitted in America that a death certificate usually accompanies the erection and approval of many of the high buildings that rear their tall heads on the principal streets.

The men engaged on the Manchester Ship Canal claim that 1,000 to 1,100 men were killed, and 1,700 men were severely injured, whilst 2,500 were temporarily disabled. This is not the official view, which admits 157 deaths, 1,479 non-fatal accidents, and 187 permanently disabled. If this official view is no nearer the truth than the official railway injuries, as shown by the London and North-Western Railway returns, I prefer to accept the navvies' estimate of what was one of the most reckless undertakings, from the workmen's point of view, ever constructed.

We have it on reliable authority that Barry Docks and Railway were distinguished by 150 inquests and at least 180 deaths. There were 300 serious accidents, involving 100 amputations, besides a great number of minor casualties. On this work alone there has been a greater mortality than in several of our Egyptian campaigns of recent years, and as many deaths as on the Greek side at the battle of Marathon, one of the fifteen decisive battles of the world.

The great Forth Bridge, in which the workmen's courage was equal to the skill and daring of the builders, had its tale of calamity; 56 deaths were recorded in this great engineering feat, besides the proportionate number of casualties, or as great a loss in killed as in the Tel-el-Kebir campaign.

A bridge collapses in Canada the other day, and at once 30 men are killed; a mine explosion, and 200 lives are lost; a building collapses, and many men are mutilated; 500 lives are taken in the building and demolition of Chicago Exhibition; 10 lives are lost on the Tower Bridge, and fewer for the Blackwall Tunnel. These are the heavy engagements in the battle of toil, the Balaclavas of labour; but it is the continuous smaller fatalities that tell, and in all of them the navvy and labourer take a great risk.

This is seen by the return from the United Builders' Labourers' Union:—

5,500 members.
50 per 1,000 accident rate.
6 per 1,000 death rate.
3 per 1,000 accident death rate.

In the following order of injury:

60 from a week to a fortnight.
65 between 3 and 4 weeks.
80 ,, 4 ,, 6 ,,
32 ,, 6 ,, 8 ,,
20 ,, 8 ,, 10 ,,
18 ,, 12 ,, 24 ,,

THE ENGINEER.

Taking mechanics first, and selecting one firm—Armstrong's, at Elswick—we find that in 1892 there were 588 accidents, or 7·9 per cent of men engaged. They have steadily risen to 1,512, or 13·9 per cent of men engaged in 1897. In some departments, notably the blast furnace, 43 per cent of the men employed were injured in 1897. The steel works had 296 injured, or 24·4 per cent of its number. There must be some reason for this. The "feed and speed" system of supervision, the policy of the Employers' Federation justly resisted by the men, is now unfolding itself, and justifying much the men urged as to the greater strain of the duplicate machine question.

Making every allowance for Elswick differing from Woolwich in some of its classes of work, yet Devonport, Portsmouth, and Chatham are similar to Elswick where Woolwich does not correspond, and, over all the Government works and yards, with a much larger number of men, show much greater safety in life and every respect. Woolwich employed 18,659 men in 1897–8.

Total injuries, followed by absence from work	1,521
Capacity unimpaired	1,141
Slightly impaired	5
Impaired	3
Materially impaired	1
Totally destroyed	0

In a large majority of cases the absences were only a few days in duration (in only 413 cases did they extend over a fortnight), whilst since 1893 there has been a marked diminution of injuries sustained. Evidently the eight hours day pays, and the price of a 15 per cent dividend, as at Elswick, is not paid in life or limb at Woolwich.

Is Dyerism responsible for this great increase of accidents in its very stronghold, which makes the labourer pay in mutilation and death for the privilege he has imposed upon himself of taking his skilled fellow-workman's work, and retaining it only by the surrender of his life or limbs?

The American system of industry, here being introduced by military men, with its reckless disregard of life and health, is, wherever it is adopted, producing a crop of casualties. With this condition of things law alone can effectively deal, supported by strong combinations of men, thinking more of the lives of their members than the high dividends for their invested funds, too often only to be secured by sacrificing the lives and finally the savings and property of their own victim members.

From Tyneside, with its tale of injury, almost the same could be said of the 109 shipyards throughout the kingdom if the real facts were known. I have gone through the accident benefits of a Labourers' Union with 22,000 members, and, in 25 sections of labour in shipyard, iron, steel, lead, chemical, and similar work, of 9,584 engaged there were 52 deaths and 1,034 accidents in 1895.

The same National Amalgamated Labour Union had, out of 22,397 members in 1897, 1,959 on the accident benefit, with 49,518 days' incapacity, or an average of 25½ days' incapacity, higher even than in 1895. In 1897 I find also that one branch only, curiously the Elswick branch, had 54 members, with 1,967 days' accident benefit, or 36½ days' incapacity per man injured.

Farther back, in 1893, of 2,910 members exclusively engaged in shipyard labour alone, 308 sustained accidents, being 26 weeks on the fund, for 10·6 per cent of members. Lead works, 8·4 per cent of men in that branch; average, 24 weeks on accident. Steel workers, 7·0 per cent, 26 weeks on funds. Gas works, very few but severe, 36 weeks on funds. Both in the immediate past and in the present day this recital of undoubted injury not only warrants Workmen's Compensation Acts, but even Employers' Incarceration Bills.

This is not peculiar to one district, as in Belfast, in the same year, 98 men were 2,055 days in Belfast Infirmary, an average of 23 days, exclusive of period at Convalescent Home and period prior to returning to work.

At a Lancashire hospital in the chemical district, out of 689 patients there were 178 chemical workers, 86 glass workers, and 76 colliers either with occupational diseases or industrial accidents. No wonder it can be said of some of the modern philanthropists—

> This is the hospital Mr. Midas built,
> And these the patients he puts intilt.

THE DOCK AND GENERAL LABOURER.

This type of workman—never prosperous, rarely considered, intermittently employed, too often the flotsam and jetsam on the waters of industry—is peculiarly liable to accident, and is only less so than he was because in many places his unions have removed some of the causes responsible for his reckless slaughter. This is a type of the accident he sustains :—

> Last year Joseph Barber was slung up between earth and heaven, in the Victoria Docks, from a ship's boom. A sharp hook attached to the running gear entered the palm of his hand and came out at the back, dragging him off the stage on which he was working, and suspending him like a dead carcase over the ship's hatchway. He was a member of the Gasworkers' Union, and, under pressure from them, his employers offered him the munificent sum of £50 for the total loss of the use of his good right hand. Their offer was refused and the case taken into court, with the result that the union were beaten on the doctrine of common employment.

He falls down a hold through a slipping plank, or a rope sling breaks, and he is crushed; a crane knocks him below; there is defective gear, insufficient staging. To what extent this prevails the wards of the West Ham, Poplar, and London hospitals can testify. Into one of the hospitals, from docks, wharves, gas works, railways, and chemical works four accidents per hour per day swarm in, mostly industrial injuries. In any recent year, at Poplar, there are treated five miles of men standing side by side; a good number arose from drink, but by far the majority were men knocked over in the middle of their work. In two hours, on one particular day, 29 accidents were brought into Poplar Hospital; 25 occurred in works, the rest street accidents. It is recorded that at Poplar, London, West Ham, and Royal Free Hospitals there are annually 100,000 accidents, casualties, and surgical cases, of which certainly more than half are caused by the risk industrial pertaining to manual labour callings, and which other classes do not bear.

As bearing out and upon this liability of workmen to accident, I find that in Poplar Workhouse there were 49 persons there through partial or total industrial incapacity. In the Battersea Workhouse and Infirmary there are 41 cases brought there by accident that can be traced in a short time; whilst, perhaps, the best guide as to percentage of illness from accident amongst workmen is found in that admirable society the Hearts of Oak. In 1895 it had 10,791 members in receipt of accident benefit out of 205,748 members, or 5·24 of its membership—a considerable increase over previous years. Over the total working class this percentage means over 400,000 accidents per year. The Prudential figures also throw a strong light upon the incidence of accident to workpeople—its chief membership In 1897 it recorded as follows:—

PRUDENTIAL ASSURANCE COMPANY LIMITED.

VIOLENT DEATHS.—ALL AGES AND ALL CAUSES.

Year.	Males.				Females.		
	Number Exposed to Risk.	Number of Deaths.	Per Million of Deaths from Registrar General, 1897.	Death Rate per Million.	Number Exposed to Risk.	Number of Deaths.	Death Rate per Million.
1893 ..	4,865,612	4,218	675	866	5,425,523	1,444	266
1894 ..	5,107,629	4,381	638	858	5,718,898	1,434	251
1895 ..	5,383,120	4,708	680	874	6,046,584	1,811	299
1896 ..	5,599,963	4,842	643	865	6,306,681	1,655	262
1897 ..	5,795,334	5,003	—	863	6,543,003	1,806	276

The difference between 643 per million and 863 per million is the industrial class risk that Labour incurs.

The difference between male and female points to greater risk of the male breadwinner, in spite of the perils of maternity; the great excess over ratio of general population shown by the Registrar General is the industrial class risk Labour pays in death.

MACHINISTS.

The introduction of machinery is not an unmixed blessing to those who work it, and of all so engaged the mill sawyer machinist and steam joiner runs the greatest risk of injury. How far is illustrated by the 39 cases of accident permanent disablement benefit of £50 and £100 given by the Carpenters and Joiners' Society to its members. Of 40 cases in 1897 33 were due to industrial accidents, mainly machinery. How far machinists are afflicted is proved by the statement of a Labour Commission

witness who declared that "two-thirds of the machine men employed in London have lost the majority of their fingers off their hands through machines."

The indifference, almost fatalism, bred in some of the men to this mutilation is instanced by one of the witnesses before the Royal Commission who quoted the instance of "an old foreman in a large mill who thought five fingers were unnecessary on a man's hand, and that if a man lost them while he was young so much the better—he had got so many of them out of the way."

This foreman's view certainly seemed to be the fact with the Westminster sawyers whom I once met at a public dinner, and I will never forget the ghastly sight of 200 fingerless or mutilated hands that were held up to confirm the grisly evidence of the Labour Commission witness.

On going through the accounts of this same branch, I find that in two years, with a mean of membership of 90, there were 21 members who had received between them 544 days' accident benefit, or 23 per cent of its membership disabled for 544 days; whilst out of 2,377 members of the whole society 155 received 39 days' accident benefit, or 6½ weeks' incapacity per man injured, whilst in seven years 37 per cent of the total membership had been injured whilst at work. But, according to the Registrar General, in fatal accident the sawyer is not very badly situated. This is true. He is not killed in the lump; he is slowly whittled to pieces.

IMPERIAL—MUNICIPAL—MILITARY.

From all the information available in the shape of reports, returns of friendly societies and trade unions, one is compelled to conclude that Government employment is much safer on the same class of work than competitive enterprise.

This shows itself in singularly fewer deaths—seven in 1894 over all Government arsenals and factories and explosives departments at home and abroad; with 70,000 at least employed fewer severe injuries, little permanent disablement, and smaller number of minor casualties, in marked contrast to collier and navvy.

This is due to greater space, better plant, more gear, less overtime, shorter hours, systematic testing and inspection of plant, and that absence of driving and tearing conspicuous in too many private establishments where similar work is done.

Almost the same condition of things is reproducing itself in the sphere of direct employment by municipalities and vestries, both as to deaths and injuries. At one County Council pumping station and works a mean of 208 men sustained per annum 327 days' accident incapacity, or an average of only 1½ days per annum per man. This is in marked contrast to miners, railway men,

shipyard labourers, gas workers, and even of other classes of labour approximately the same, and trade for trade in competitive employment much better.

With regard to the rapidly-increasing permanent staff for cleansing streets, flushing sewers, and general maintenance work they are as free as clergymen and farmers from accident, and relatively with other trades exempt from injury, whilst their health is, on the whole, good.

The postal service of 79,121 in 1897 had fortunately only nine fatal accidents and seven retirements through accidents, and similarly in nearly all the Government departments there is, as there ought to be, an immunity from death and a freedom from accident that only illuminates more clearly the recklessness of competitive and unregulated work.

THE LONDON POLICEMAN,

although liable to occupational illness, fortunately diminishing, is not particularly subject to serious accident on duty. In two years, 1896–7, of a force of 15,279, there were no fatal accidents. There were 842 cases of injury on duty, besides a large number of minor cases not serious enough to place the recipients thereof on the sick list or incapacitate them from duty. This is in marked contrast to the dangers incurred by 15,279 Welsh colliers, who would, according to Sir W. Lewis, in the same year have sustained 4,000 accidents under 26 weeks' incapacity, 60 accidents over 26 weeks' incapacity, 30 deaths, and about 30 permanent disablements. In this respect, as compared with the policeman, "a collier's lot is not a happy one."

THE SOLDIER.

Like the rest of the working class, and, in fact, all sections of the community, the soldier has gained immensely from improved sanitary conditions at home and abroad. There has also been marked progress in reducing the occupational illness of the soldier. At home the soldier's mortality from all causes is very low, 4 to 5 per 1,000, as against 10 to 12 per 1,000 for general males between 20 and 50. He is very free from serious and fatal accidents. Abroad his mortality is much higher, 12 per 1,000, but that is due mainly to climatic conditions, sickness, and disease that military life under present conditions needlessly engenders in tropical countries. His injury incapacity when not fighting is not generally much higher abroad than at home. The mortality and injury risk in expeditionary wars so far is not heavy. Twenty-seven British soldiers were killed at Khartoum; 600 men were killed making

the St. Gothard Tunnel, 180 killed at Barry Dock, more than were killed at Balaclava; and there are more killed and injured every week in London alone at their industrial work, besides a small army of injured and wounded, than in the recent Egyptian campaign. For fourteen years, out of a total force of 1,407,273 of total strength at all foreign stations, and 92,650 actually engaged, there were 1,396 deaths in action only, or about the average annual death roll of the miner and quarryman at home for any one year, or fourteenth part of the same period; or, 7,880 deaths of railway men in same period; or, for all workers, in fourteen years at least 65,000 killed.

The normal death rate from wreck, casualty, and accident in the British Navy is in excess of the average of the British Army, at home and abroad, from all causes. The war risk, or annual mortality from small wars, may be estimated at 1½ per cent of the total force actually engaged on active service from all causes. This is no more than the average for sailors in merchant sailing vessels from wreck and accident alone in times of peace.

The fact is the British soldier is the stout fighter in battle he undoubtedly is because he has been the more valiant industrial. He faced on the average greater industrial risks before he enlisted, and was therefore inured to injury at productive work, and is thereby indifferent to suffering in his new and, on the whole, much safer though destructive occupation. When soldiering is as deadly as shunting, international disarmament will be nearer than it now is.

THE FIREMAN.

This important section of men to every community are, in popular imagination, disproportionately exposed to great risks. Independent of the risk and injuries, he is rightly a sympathetic figure in his fire extinction work. Like all other sections of labour, he has to be subjected to the test of risks run, chances of death and injury met or escaped, and his average of risk based upon the casualties on the average sustained.

I find that in 1897 there were in the London Fire Brigade 993 men. Of this number 112 were injured at or going to or from fires in workshops, at drill, or elsewhere. The 112, or 11¼ per cent of 993, sustained 1,705 days off duty through accident in the year, the average days' incapacity from injury being 15¼ for the 112 men, or 1¾ days for the whole force.

In natural illness it is of interest to note that 382 of 993 were on sick list; 4,470 days' illness, or 12 days' average, or 4½ days for the total of 993.

From 1877 to 1897, with mean of 630 men, there were 38 cases of discharge for injury incapacity only, ranging from a fall of 40ft. and complete smash-up to big toe cut off by engine or throat injured by smoke at fire. Many of these would not in ordinary work have industrially incapacitated the same man if not a fireman. From 1866 to 1898, 17 men of a mean force of 630 have been killed whilst actually on duty at fires. This is, in death injury and disablement, much lower than mining, railway, dock, shipyard, and general labour work.

The fireman's mortality and accidents are considerably less than those of the mercantile marine, and he is infinitely freer from injuries than the shunter, carman, and dock labourer.

From the London fireman to the sailor is the natural and everyday transition, as the mercantile and royal navies provide the brigade with its men. Of the sailor in the mercantile marine there is little known of his injury, incapacity, and disablement short of death.

But his accident fatalities, are they not at the very top of industrial mortality? He literally goes down to the sea in ships. He has hitherto had but one column to himself, marked "Death," in the official returns. The vessels have wrecks and casualties, but for "Poor Jack" there has been till recently no qualification of the dread penalty. Friendly societies do not adapt themselves to his calling, and then only for death benefit. His trade unions have been too busy to keep his wages up without setting his injuries down.

But it is generally agreed that his liability to accident, as apart from shipwreck and dangers afloat, and proved by what injury returns are available—that his liability to accident, as apart from wreck and casualty, is heavy, if not as great as dock labourers, in some classes of work, as can be ascertained by visits to home and foreign port hospitals.

Of 231,736 sailors in 1896, 2,953 died from all causes, or 12·7 per 1,000, the lowest recorded for thirty-six years. Of these 2,953, 1,334 were lost at sea from wreck or casualty, or 5·7 per 1,000; to this must be added 482 who died from other accidents, making a total of 1,816 by wreck, casualty, and accident; this even does not include a number that die in ports and at home from accidents at sea which are not reported. It can be safely said that occupational accidents claim at least 2,000 sailors' deaths, or 8 to 9 per 1,000 employed. To what extent accident affects the sailor is proved by the Registrar General. Of 6,702 sailors whose deaths

were recorded in three years, 1890–92, 1,021, or 15·2 per cent, were from accident alone, a rate of mortality far in excess of any other section of men.

The death rate in British sailing vessels ranges from 13 to 18 per 1,000 from wreck, accident, and casualties, which, in both steam and sailing vessels, Mr. Plimsoll always contended were due less to "inherent risk" than to under-manning, bad stowage, deck loading, deficient engine power, defective construction, improper lengthening, want of repair, overloading, and over-insurance.

Matters in these respects are somewhat better than they were in 1884, when, to his credit, Mr. J. Chamberlain, M.P., said: "What is the fact with regard to these twelve years? It is this, that in that time 36,000 men suffered violent deaths, and, of the whole number, one in six lost his life. If you assume that the average working life of the seaman is twenty-four years, one in every three will, in the course of his working life, perish by a violent and dreadful death." That was the past; the present is not so much better. The last thirteen years, 1884–5 to 1896–7, show a loss of 28,302 from wreck, casualties, and accidents, or an average of 2,177 from the industrial risks of the sailor's life; or, in any six weeks of any year of his life there are more sailors drowned and killed by occupational causes than the total number of British and American troops and sailors who were killed in action in Khartoum or in the recent American-Spanish War. The recently compiled returns of injury to sailors from the Board of Trade will augment the tale of suffering and death the sailor incurs in following his employment.

Akin to the sailor is the stoker, who shares the general death risks of the sailor, but, in many cases, more liable to injuries, such as burns, scalds, sprains, and fractures, peculiar to his heavy work in the stokehold, below the water line, and exposed to the fierce heat of the furnaces. Beyond these injuries there is noticeable of late a greater tendency to suicide amongst the stokers in large transatlantic steamers, due to the severe and unduly heavy demands made upon their strength, and this has become so marked that the German Government has creditably made several inquiries and recommended many reforms for the amelioration of a very brave and chronically overworked class of men.

From the marine stoker to the gas stoker is often but a change of location for the same type of man, and similar work under different conditions. This is a calling that demands strong physique, and is attended with more than the average risk of accident. Better education, greater sobriety, shorter hours, and organisation have generally improved the stoker's condition. I doubt, however, whether accidents have concurrently diminished.

This is confirmed by figures kindly supplied by Mr. Livesey, which indicate not only a heavy rate of injury, but a great increase, for which there is not yet sufficient reason or explanation, though the numbers of and incapacity therefrom are beyond doubt.

In an accident fund with 3,800 men, in 1897–8, there were 268 accidents, 122 of which entailed a fortnight's incapacity, and 146 of which imposed 3¼ working weeks, or 19½ days' illness; or the accidents averaged 7 per cent for this year as against 3 per cent for the previous five years, and are considerably in excess of municipal gas works. Has profit-sharing anything to do with this? I think so. It will be found that the intensity of toil engendered thereby is the direct cause of the increasing accidents.

It is stated that the general conditions of work are unchanged. It will be interesting to find out whether the increasing use of machinery in gas-making is doing what it is in some other industries—reducing the fatal accidents but adding to the severe and minor casualties, as is disclosed by recent returns in Britain and proved by the following tables from Germany and Austria.

The Accident Returns for Germany, 1896, show there generally what I believe will be found in Great Britain when similar reliable returns are secured. The Austrian returns disclose practically the same results. There is a certainty, however, that the greater industrial activity, engineering initiative, not to say audacity, of the British people, due to a racial and characteristic indifference to injury, will show a higher percentage of accidents. Certainly this is seen in mining, where the difference against Britain is discreditable, and a few other trades—metal trades, "where the increase is enormous," says Dr. Whitelegge—and it may and will be soon apparent in others.

There may be disclosed, perhaps, fewer deaths and less total permanent disablement, but I am positive that there will be an enormous increase of recorded accidents, which the last Factory Report confirms, if not of actual increase of casualties as well, as I believe and have shown, for separate industries when the returns for Britain are complete.

Sir A. Forwood has recently indicated, and recent facts confirm this general view, that

One of every 1,400 workmen is killed annually.
„ „ 2,500 „ is totally disabled.
„ „ 300 „ is permanently partially disabled.
125 per 1,000 temporarily disabled for three or four weeks.

This reliable insurance company calculation makes in all phases of accident Britain worse than elsewhere, as a glance at the German and Austrian tables will show.

The following table is based upon a summary which appears for the first time in the Whitebook for 1896, showing the number and nature of the new accidents compensated in each year from 1886 to 1896:—

Year.	Persons who met with Accidents resulting in				Total New Accidents Compensated.
	Death.	Permanent Disablement.		Temporary Disablement.	
		Total.	Partial.		
	NUMBER.				
1886	2,716	1,778	3,961	2,085	10,540
1887	3,270	3,166	8,462	2,204	17,102
1888	3,645	2,203	11,023	4,186	21,057
1889	5,185	2,882	16,337	6,615	31,019
1890	5,958	2,681	22,615	10,166	41,420
1891	6,346	2,561	27,788	13,812	50,507
1892	5,811	2,640	30,569	15,807	54,827
1893	6,245	2,487	36,236	16,906	61,874
1894	6,250	1,752	38,952	21,723	68,677
1895	6,335	1,668	40,527	25,937	74,467
1896	6,989	1,524	44,373	32,386	85,272
	PER 1,000 INSURED.				
1886	0·73	0·48	1·06	0·56	2·83
1887	0·79	0·77	2·05	0·54	4·15
1888	0·35	0·21	1·07	0·41	2·04
1889	0·39	0·22	1·22	0·49	2·32
1890	0·44	0·20	1·66	0·74	3·04
1891	0·35	0·14	1·54	0·77	2·80
1892	0·32	0·15	1·69	0·88	3·04
1893	0·34	0·14	2·00	0·93	3·41
1894	0·34	0·10	2·14	1·20	3·78
1895	0·35	0·09	2·20	1·41	4·05
1896	0·39	0·09	2·52	1·84	4·84

The following statement shows the number of establishments and workpeople subject to the law in each of the years 1890–95, excluding miners, the bulk of whom come under the Mining Code,

and who have been allowed to retain their own provident institutions, known as *Bruderladen* :—

Years.	No. of Establishments insured at end of year.	Mean No. of Workpeople insured.
1890.....	131,326	1,231,818
1891.....	145,309	1,369,763
1892.....	150,223	1,380,881
1893.....	160,357	1,466,270
1894.....	192,026	1,598,404
1895.....	215,773	1,877,194

The following table shows the number of accidents to workpeople in each of the years 1890–95 in Austria :—

Result of Accidents reported.	1890.	1891.	1892.	1893.	1894.	1895.
	I.—Number.					
(*a*) Death	548	565	574	649	670	835
(*b*) Permanent total disablement	100	105	120	115	116	203
(*c*) Permanent partial disablement	1,493	2,046	2,410	3,129	3,585	4,721
(*d*) Temporary disablement (over 4 weeks).....	4,600	6,068	6,318	7,008	8,181	10,636
Total of Accidents entailing compensation	6,741	8,784	9,422	10,901	12,552	16,395
Accidents not entailing compensation	9,300	12,532	16,876	22,016	27,707	38,167
Grand Total of Accidents reported	16,041	21,316	26,298	32,917	40,259	54,562
	II.—Proportion per 10,000 Insured.					
(*a*) Death	6·7	6·6	6·4	6·9	6·8	6·8
(*b*) Permanent total disablement	1·2	1·2	·3	1·2	1·2	1·7
(*c*) Permanent partial disablement	18·1	23·0	27·0	33·3	36·2	38·8
(*d*) Temporary disablement (over 4 weeks)	55·9	70·8	70·7	74·5	82·6	87·4
Total of Accidents entailing compensation	81·9	102·5	105·4	115·9	126·8	134·7
Accidents not entailing compensation	113·0	146·2	188·8	234·0	279·9	313·7

From South Wales, Elswick, gas works, railway returns, and factory reports which I have seen or quoted the increase of temporary disablement in Germany and Austria will be more than followed when Britain correctly registers its labour injuries.

This brings us to the conclusion of our subject in the presentment of deaths incurred, injuries sustained, and risks therefore run by the working people of this country. The investigation has necessitated visits to hospitals, infirmaries, the reading of hospital reports, and a great mass of returns, the perusal of all of which confirms the view of those who have explored this sphere of industrial life.

The conclusions borne in upon me are that the overwhelming proportion of accidents inflicted are preventible and unnecessary, and this is proved by the relative immunity the public enjoy as compared with ante-safety days.

The smaller proportion of injury inflicted and death caused in Government and municipal employment, the greater safety enjoyed by the workpeople of Co-operative Societies and careful and considerate employers, proves that safety can be secured, and, as in the case of recent special rules for quarries, life saved and incidentally economy of production increased.

Returns from Russia, Lower Franconia, and elsewhere prove that as a rule accidents are in proportion to excess of hours worked over normal day, rising from 1 at 9½ hours to 17 accidents at 13 hours spread over numbers and days; the improper fencing of machinery so frequently pointed out by Factory Inspectors; the use of defective gear, iron ladders where electric currents are in operation, worn-out rope slings and inefficient tackle; the criminal adherence to 280lb. sacks of flour, a fruitful source of rupture and strain to bakers; the senseless driving and rushing due to ignorant supervision; the lack of periodical inspection and testing of appliances; the oiling of machinery in motion; the employment of children at brick presses and similar dangerous work; young persons given work before experience in safer work had made them more careful; whilst the adoption of some contrivance to clean windows from inside would save 500 lives per annum.

An increase of and an improvement in the class of some of the inspectorates is desirable. Above all, the tendency in some departments to give inexperienced military men official positions for which their previous training not only unfits them but in many cases should disqualify them should be discontinued.

The inspectorate, superior and subordinate, should be drawn from doctors, civil, mechanical, and mining engineers, practical workmen firm and intelligent, occasional transfers of present

inspectors to different areas, and above all the smart punishment by magistrates (the weakest link of factory legislation) of delinquent employers. Against some of the worst, criminal proceedings should be enforced.

An international agreement upon a definition of accidents and a standard of time period of incapacity would be of great comparative value.

I cannot help observing that where piecework prevails the "butty" system is general and sub-contracting is rife; where contracting out of the law exists there is greater laxity in safety conditions than where these conditions do not prevail.

I also believe that the Home Office should collect the various suggestions and recommendations that the best of their inspectors have at various times advanced, and, either by special rules, administrative order, or as new statutory conditions, they should be enforced, with stiff penalties, failing persuasion, upon employer and men.

The workmen themselves are often to blame for many accidents. Thoughtlessness, recklessness, occasional insobriety, preventible ignorance of simple natural laws, the disregard of experienced advice, at times a deliberate disobedience, end, in quarry, mine, factory, and dock, in terrible and fatal results. Accidents are also often due to the slavish adherence to irrational instructions from bullying foremen, the neglect of simple and apparently immaterial details, the observance of which means the difference between safety and danger. Platelayers should refuse to work at all without look-out signallers, and here and there sturdy resistance should be given to the foreman who construes bullying and standing over his men as the chief qualification for his post, a prolific cause of minor accidents to nervous men.

Attached to every Polytechnic, especially in mining, engineering, and industrial centres, lessons in slinging, lifting, timbering, and the moving of material could with advantage be given to apprentices and others. Dock companies, engineers, municipal bodies, and others could do worse than place certain pieces of their gear and machinery under proper conditions and in the control of their best foremen to enable them to give lessons and training to many young men who would be as willing to learn the practical as they are the more abstruse and scientific phases of their work. Better than ambulance classes would be employers and men co-operating for practical classes, with object lessons, of safety at everyday work. If drill is necessary for war demonstrations it is more necessary for industrial proficiency with safety.

The disappearance in many of our works of the old-fashioned sailor, with his extensive and adaptable knowledge of all the methods of extemporising contrivances in carrying out work and lifting heavy bodies has to be made up by practical technical instruction in the minor and absolutely neglected branches of the heavier trades and industries.

Whatever may be done should be done promptly and vigorously to check the yearly slaughter of trained, energetic, capable workmen that now ruthlessly goes on.

We lecture savages for their practice of man eating his brother man and injuring his fellows, yet machinery, mining, and, above all, impersonal monopoly is but in another and a meaner form the recrudescence of our primordial cannibal instincts for taking life and giving pain. This has to cease. The incentive is there in the wanton waste and awful suffering that the best of the human race—the workers—sustain. To prevent it is the immediate work of all, to abolish it the ultimate duty of those who see the national loss, domestic misery, and industrial waste which premature death and preventible injuries entail upon the army of labour on the battlefields of toil.

Co-operation as Applied to Agriculture.

BY JAMES LONG.

THE remarks in this paper deal with two forms of Co-operation in farming, one of which is followed by Co-operative Societies which exist for the purpose of supplying their own members with food and other materials, while the other relates to organisations which are Co-operative Farming Societies pure and simple. There is another form of Co-operation in agriculture to which reference is but incidentally made, that in which the owner or occupier of land carries on his business through the medium of a definite method of Co-operation between himself and his men.

Whatever the system proposed, it is evident that there must be one head whose business it is to direct all matters in general and every matter in particular. If a farming society conducts its operations through the medium of a committee, as many do, that committee must in its turn delegate the immediate oversight, and to a large extent the direction, to a bailiff or manager, who is, to all intents and purposes, a competent farmer. In some cases committees lay down definite principles, in others they themselves direct the various processes through a manager, to whom they furnish instructions which he is practically required to carry out to the letter. In other cases, again, there is one competent, or shall we say capable man, an officer of the society, who, with some knowledge of farming, with business capacity, and with a full knowledge of the requirements of the society, controls the farming operations in conjunction with the manager, the two consulting together from time to time with considerable advantage to the farm. It is evident to those who have any knowledge of the subject that hard and fast rules or directions cannot be laid down for a bailiff's guidance, and that if they are, he, as a man who presumably understands his business, is placed in an anomalous position, in which he is prevented in all probability from carrying out economical practice. Farming by deputy, as we may call that

system of farming which is carried out by a paid employé, is by no means confined to Co-operative Societies; it exists in connection with agricultural colleges, asylums, and other public institutions, and it is a well-known fact that in consequence, or largely in consequence, profits are less often the rule than losses. It does not follow that where loss occurs it is entirely owing to the incapacity or inattention of a manager, but when we compare the farm manager with the farmer proper we do so, speaking in a general way, to the disadvantage of the former. There are farm managers of two distinct classes—those who have mounted the ladder from the ranks of the labourer, and who possess considerable shrewdness and knowledge of general farm practice, and those who are recruited from the ranks of farmers themselves. The latter have too often failed to succeed as tenants, and are not always the best men to rely upon; while the former, often valuable servants, are men of no education, and difficult to convince in relation to those advanced practices to which they have not been accustomed, and which, having no experience, they consequently deprecate. If, however, a Co-operative Society stands in an unfavourable position as compared with the farmer in the matter of the management of its farm, it at least possesses the advantage, and it is a very great one, that it avoids the middleman, and is enabled to sell practically all its produce direct to the consumer for ready money. So far as I have been able to see, and the facts will be presented in full, this advantage, in the great majority of cases in which profits have been made on the farms of the Co-operative Societies, entirely accounts for the successes which have been achieved. In other words, had the successful farms been conducted upon the same lines as those which are occupied by tenant farmers, the failures would have been general and in many cases serious. If, on the other hand, it were possible for the tenant farmers of England and Scotland to carry on their business with the advantages possessed by the Co-operative Societies, agriculture, instead of being an occupation involving very frequent misfortune and general risk, would, if not the most lucrative, prove at least the most prosperous industry in the country. In relation to this part of the question it may be asked why, if it is possible for a business organisation, whether it be wholesale or retail, it is not possible for the farmer to sell his goods direct to the consumer? That retailers produce with success we shall see in the numerous cases to which reference will be made. But, quite apart from the Co-operative system, we have leviathan examples, although in special lines, in the Gilbeys and the Liptons, and scores, perhaps hundreds, of minor examples among butchers, market gardeners, fruit growers, and dairy farmers. There is no special reason why men in one line of life should not

contemporaneously succeed in another, but there is every reason why the vast majority should fail. Failure, we may take it in the long run, is owing to one of two causes—want of capacity or want of training. Whether we turn to the liberal professions or to commerce, to manufacturing industries or to agriculture, we find one and the same state of affairs. The majority fail, the minority succeed, and this failure and success is again owing in the first instance to the natural incapacity of the man for the line of life in which he has been placed, and next to want of perfect training. In almost every discussion which has taken place in relation to agricultural depression the farmer has been criticised with much greater severity and at far greater length than men who are following any other occupation. Speakers and writers alike fail to recognise that the business of farming is not exempt from the general rule to which I have referred, and that, as there are successful and non-successful men in every other walk in life, so are there successful and non-successful farmers.

A careful examination of the very numerous reports which have been generously furnished to me by those who are in charge of the work connected with the Co-operative farms in this country has led me to form an opinion that where success has been achieved it is owing in a large measure to the business habits and the exact training which have been brought to bear upon the work of the farm. Men who from their youth have been accustomed to buy and sell, and to learn to discriminate between the qualities and capabilities of hundreds of different articles, are in a much better position to deal with the business branch of farming than farmers themselves, who, in almost every instance, have been trained to the occupation of the producer, to the entire exclusion of business proper. The ordinary system connected with the work of the farm, if it can be called a system at all, is one in which there is nothing exact. The men who are employed in its conduct, who work in the fields and manage the stock, have been trained in an inferior school; they possess certain merits, but for astuteness and general knowledge they cannot be compared with those who are engaged in a big hive of industry in a busy town, in which competition for promotion is keen, and in which the weak and the incompetent rapidly go to the wall. The business man, especially he who is a large employer, possesses a much wider knowledge of men than the farmer; he is in consequence better served, and when he is brought into contact with the agricultural industry he makes use of the qualifications he possesses with the greatest possible advantage. As I have already suggested, there is seldom any comparison between the farmer proper and the farm manager in the conduct of a farm. A writer quoted in the paper upon this

subject which was published in the "Annual" of 1887 advises Co-operative Societies who desire good managers to "get a man who can grasp the whole business and who can turn out the produce in a fully manufactured form, ready, as it were, for eating, and saving intermediate profits;" but where are such men to be found whom it is possible to employ at wages which can be entertained? There are thousands of farmers who would willingly pay such a man handsomely, and where they exist it is a thousand pities that they are not in a position to occupy farms of their own. Let us see what constitutes a good farmer. What should be his qualifications? He must be a judge of stock, seed, manure, and produce; he must understand the nature and qualifications of soil, when to cultivate and when to keep horses and cattle severely off the land, when to sow and when to reap, and when and how to buy and sell. He must understand the value of labour when it is well and when ill performed, and what each operation should cost; he should be in a position to show his men how to make a hedge or fence, to drain, to build a rick, to drive a mowing or reaping machine, to thatch, to plough, to hang a gate or improve a road, to shear a sheep, to break in a horse, to put his various machinery together, to thresh, to deal with the ailments of stock, to prepare food, and a hundred other technical details with which only a farmer comes into contact. A man who cares for his work, and whose livelihood and social position depends upon his own efforts, will, as far as his capacity permits, make himself master of all these details. But can the same be said of the bailiff or the farm manager? Has he the same interest at heart, the same necessity to dive into every detail? Does he as carefully handle every animal that is bought and sold, every sample of seed or produce as the farmer who has to pay for it? If he does, then he is invaluable, and I have no doubt that in some instances the Co-operative Societies which have succeeded are served by employés who possess very many of these qualifications. There must necessarily be instances in which this difficulty has not been overcome, or in which capable men are handicapped by other conditions which ought never to exist. We shall presently see what experience teaches, and that Co-operative farms conducted in conjunction with or by Co-operative Societies have lost money in spite of the advantageous market which is at hand, although it is more than probable that capable tenant-farmers would have succeeded in placing a balance on the right side, even though they were compelled to market their produce in the ordinary way. It is possible that in some instances the committees running unsuccessful farms have been too sanguine, or that the rent they pay is out of all proportion to the value of the soil they occupy, while in

others it is evident that the land which has been purchased outright has cost far too much money. It cannot be said that the farms connected with the societies are working with insufficient capital, although this is the general defect of the normal agricultural system, for the vast majority of farmers are working with too little capital, and with middlemen hanging round their neck like millstones; nevertheless, the management is direct, it is in many cases highly competent, and, what is all in all, the farmer proper sees everything that goes on, and is necessarily careful in the expenditure of every shilling.

THE POSITION IN 1887.

Mr. George Hines, who wrote the exceedingly interesting article which appeared in the "Annual" for 1887—to which I am about to refer in order that we may be in a position to understand how Co-operative farming stood in that year—said that direct contact between ourselves as consumers and the land must in any case be a decided advantage in Co-operative farming. Where ordinary farmers with skill and capital could have little or no chance at all to make farming pay, a Co-operative Society might find it possible to do so. In this he was quite right. The Co-operator, being the consumer of his own produce, provides the key by means of which success should be achieved, and if that success is less general, much less general, in spite of these great advantages than that which is achieved by the farmer, it is clear that a great deal more is owing to direct personal interest, control, and experience than is generally believed. I have met very capable business men who insist that successful farming is a mere matter of machinery and bookkeeping. They did not grasp the fact that the farm workman is an entirely different person to the factory or mill hand who is paid by results; or that the farmer or farm manager is an equally different person to the manager of the mill or the overseer; or, finally, that apart from these features everything depends upon what is generally termed "nature"—that is to say, climate, changeable seasons, and occurrences which, having nature for their source, are as yet unaccounted for. Mr. Hines pointed out that the farmer seeks his buyers at great cost of time and expense, that he frequently buys his seed, his manure, and his implements at great disadvantage, especially as compared with those possessed by the Co-operator. This fact has been admitted, and during the past few years many of the farmers' Co-operative Societies have been formed for the purchase of these materials, while great efforts have been made, and a great deal of money spent, in the attempt to sell the produce of the farm through the medium of Co-operation. In connection with this point one

observation may be made. There are thousands of farmers in this country who would be glad to supply Co-operative Stores with the produce they require at the price which those stores pay to their own farms. This system might abolish the sentiment which naturally exists, but it would remove a great deal of anxiety, and it would certainly prevent a great deal of loss. As a matter of fact, however, farmers find it extremely difficult, if not impossible, to obtain customers among organisations of any kind whatever. Speaking of what had been proposed at the various conferences, Mr. Hines remarked that most of the papers, while being elaborately theoretical, did not embody a great amount of practical knowledge of farming. It is not a little curious that every individual who possesses a taste for rural pursuits insists, in spite of absolute inexperience, in devising schemes for the benefit of those to whom farming is a life work. Again, a letter is quoted from the Co-operative Union of 1879, in which, as the result of his own experience, the writer said, "Do not take land too far away from town," "do not take heavy clay land." But we shall see in the course of our investigation of the work in operation that in some instances land is occupied at a considerable distance from town, that in a large number of cases land which has been either purchased or rented is a heavy clay for which a large sum of money is or has been paid, and that it has cost still more money to bring into profitable cultivation or into cultivation at all. The advice given was useful, but it must not be supposed that heavy land is to be avoided. Heavy land in good condition is, perhaps, the most productive of all, if we except that perfect loam which is seldom found except in a garden or as an alluvial deposit. The same counsellor remarked that where there is one man employed on the land there is room for four or five, and he proceeded to show what could be done by the spade in the hands of six men on seventy-five acres of soil. I refer to these figures, as to Mr. Hines's paper in general, because I have been repeatedly reminded by correspondents in charge of some of the existing farms of the facts which Mr. Hines collated. These particular figures must have exerted a most unfortunate influence on many occasions. The reader is told that upon seventy acres produce to the extent of £649 should be obtained by the aid of spade culture, whereas on several farms to which I shall refer infinitely larger returns have been made, as they can be made, under the ordinary system. This proposed spade culture provides for five tons of potatoes per acre, turnips to follow, then potatoes to the same value; forty bushels of beans, thirty bushels of wheat, one and a half tons of hay, and £8 per head for six cows, apart from minor profits of £24 from calves and £5 from brood sows. There is not an item in this account, if we except

the hay, in the production of which no spade is used, which is not lower than the average under ordinary plough culture at a quarter of the cost. I make an exception in the case of turnips, which would be sown without any hand-culture, and which would in every instance prove a mere catch crop, which might or might not succeed, and which it is, therefore, impossible to include in an estimate. In order to obtain these crops, and in particular the arable crops, potatoes, beans, and wheat, amounting to £460 in value, it becomes necessary to pay, according to the same writer, about £250 a year for labour, £68 for seed, and about £90 for rent and taxes, or in all £408. It is true that a balance—a fallacious balance—of profit is shown, but everything in the way of expense beyond seed, labour, rent, and taxes is omitted—manure, repairs, incidentals, interest, insurance, and so on. The inclusion of figures of this character is misleading, for they are a delusion. Where land is rented near to a town, and consequently near to stores, it is necessarily high in price, and high wages naturally follow. The expense of conveying produce from a distance would in a general way be found considerably less than the combined increased rent and wages, while in any case carting must be resorted to, so that distance is a mere matter of time. On the other hand, where a society's farm is nearer town it possesses enormous advantages in consequence of the fact that the working horses employed in the town business can be grazed systematically, while butchers' stock purchased in the market, whenever prices are low, can be kept close at hand for use as they are required for sale.

Mr. Hines incidentally referred to two or three of the ventures which had been made previous to 1887. The Bedlington Society had hired a farm of 64 acres at 27s. an acre. It has now been increased to 78 acres, while the total rent is £123, and the profit a year ago amounted to £100. In 1887 the farm had only been occupied for a year, so that the results had not been shown. The Cleator Moor Society had rented a farm of 56 acres for three years, 34 acres being grass. The 1885 account showed a profit of £135, but when that was analysed it was found that the profit was upon cartage, and that the loss on farming was £42. The farm is now rented at £120, although it only covers 51 acres, instead of £147, as in 1885, but the loss has been increased to £253. The farm of the North Seaton Co-operative Farming Society had been in existence over thirteen years, and is described as having been in every way a success. It was a dairy farm of 28 acres, of which four acres were plantation, the cultivated land being £2 an acre and the plantation £1. There were 105 shareholders, with a share capital of £250, and a reserve fund of £136. Twelve cows were kept upon the

farm, and milk was supplied to from 200 to 300 customers daily. The balance of profit on the year 1886 amounted to £54. The North Seaton farm still consists of the 28 acres, and according to the last report £31 was netted as profit. While the result is excellent and consistent, and while the system might be adopted more generally, we can scarcely regard this small occupation as specially applicable to the discussion which we have in view. The Ripley Society had just commenced with 50 acres of land, of which 35 were grass. It was rented on a seven years' lease at £2 per acre. The stock consisted of six cows, from thirty to forty pigs, three horses, and some poultry, which it was intended to double in number. Milk was delivered to members at 2½d. a quart. The six horses employed in conveying goods to members of the society were grazed upon the farm. Although success appeared probable, no financial results could be shown at the time the remarks were written. Ripley has now 80 acres of land. It has increased its capital; its rent is £190, and it realised a profit of £33 according to the report of 1896, since which the increase in the area has been made, the additional thirty acres costing £90 a year. In the twelve years during which the fifty-acre farm was worked the profits amounted to £264 and the losses to £231, showing a net gain of £32. 12s. after paying interest—on an average capital of £800—of £518. 12s., and providing £335 for depreciation of plant. These are practically the only Co-operative farms—existing in 1887—to which special reference was made. Mr. Hines, however, referred to the acquisition by the Aylesbury Dairy Company of 1,300 acres of land near Horsham, in Sussex, which was subsequently worked as a farm. At the time nothing could be said as to the prospects of success of this venture; but as one who was consulted in connection with a portion of the work which was performed, and who had excellent opportunities of seeing everything that was done, I may remark that the venture was a great mistake, and that in spite of the liberal supply of capital and the devotion of a very capable man, the late Mr. Allender, success was impossible. Where large sums of money are sunk in concerns of this character the interest which it becomes necessary to pay precludes all chances of success.

Upon this point it may be well to refer to Mr. Hines's remark that Co-operators have an immense amount of surplus capital at their disposal. Undoubtedly capital is essential, whether a farm consists of twenty acres or a thousand, but there can be no greater mistake than to invest large sums of money in land which cannot be rapidly and profitably turned over. If the land itself is purchased a high price should not be paid for it; if buildings are essential they should be of the simplest and most inexpensive

character consistent with economy. Bearing in mind the fact that where capital is expended interest must be paid, if success is to be achieved, I would earnestly urge committees of societies contemplating the acquisition of a farm to be extremely cautious as to what they spend. It has been recommended, too, that a number of societies, necessarily limited, should jointly hold a large farm, which they could work to greater advantage than were each society to work a small farm. With regard to management, the proposal is that each society should be represented upon a committee. Here, again, it is necessary to be cautious. The larger the concern the greater the liability to fail, and, similarly, the greater the number of interests at stake the greater the chance of disagreement and, consequently, of non-success. There must be no divided interests, but, on the other hand, there must be essentially one aim, one object in view, one definite course of procedure. Should a committee depart from this course from time to time loss is certain to follow.

The suggestion that the Wholesale Society might advantageously lend capital to small associations of labourers for farming purposes is worthy of very much more attention than it has received. Unfortunately for the labourers themselves there are few such associations. But there are thousands of individuals who are known to be prudent, earnest, persevering, and trustworthy men, who would be certain to make a small farm pay, and who, by an effort of this character, would be lifted into a position in life which would not merely affect their own career, but the position and responsibilities of those who come after them. To-day the majority of the children of the labouring classes assist in swelling the masses in our great towns and in depopulating the country side. Anything which will assist in preventing both these results would immensely benefit the nation at large. I am of very distinct opinion that with the facilities which are at the disposal of the great Co-operative Societies through the medium of local societies, to whom the position of so many working men is definitely known, that land might be purchased and let at fair interest to selected working men to the great benefit of both parties, and I not only recommend this view with great earnestness to those who are in a position to entertain it, but I express my willingness to assist in the consideration of any plan which would have the result of carrying that idea into effect. A skilled and industrious man with a neat and substantial cottage and one or two outhouses, with fifteen acres of average land, would be able, with the possession of the necessary tools and a few head of live stock, to obtain a comfortable livelihood and to train a family in rural life, which, under such a system, they would be far more likely to follow, contributing to rather than diminishing the wealth of the country.

DETAILS OF EXISTING FARMS UNDER 100 ACRES.

PLYMOUTH.—This farm, which is about a mile from the town, consists of 93 acres of land, rented at £210 per annum. The produce chiefly consists of meat, milk, eggs, and vegetables, all of which are disposed of through the stores, credit being given to the farm in accordance with the prices of the day. The farm is held under a fourteen years' lease, and has always been worked at a loss, if we except the small balance of profit of 28s. on the year ending March last. The sales last year were £1,329, of which milk and eggs account for £736, and cattle £478; but on the other side of the account cattle cost £458, and feeding stuffs £456. The society paid £74 for interest on capital and depreciation. The farm staff consists of five hands.

NELSON.—This farm consists of 52 acres of grass land, rented at 55s. an acre. The produce includes milk and meat, while the horses of the Co-operative Society are taken in to graze. There are ten cows kept, the milk produced being consumed in the bakery. The land is largely used for fat stock purchased for the butchery department. Practically the farm is worked in conjunction with the stores. The system is satisfactory to the committee, but I have been furnished with no details of profit and loss.

WOOLWICH.—This farm consists of 52 acres of land, in which, I understand, £8,000 has been sunk. According to Mr. Gray, the profit in 1896 was £75. I regret to have been unable to obtain details of this, what I believe to be, well-managed farm, owing to the absence of the official, who, I have been informed, would have had pleasure in communicating the necessary information.

PENDLETON.—This farm is 59 acres in extent, and is rented at 40s. an acre. It is situated some three miles from the Central Stores, and recently maintained some twelve to fifteen cows and from sixty to eighty pigs, but the returns were found so unsatisfactory by the committee that at the present time they have nothing but poultry. The soil is clay and the farm is all under grass, the manure employed being the peat moss litter from the society's stables. Practically the farm is an adjunct to the stores, being utilised chiefly for the convenience of turning out the horses employed in the business and of grazing the cattle which are purchased for the butchering department. Only one man is employed, excepting in the hay season. The hay produced is utilised in the town stables, and possibly in this way the result is more satisfactory and more economical than were the land occupied for any other purpose. This little occupation, which can be scarcely described as a farm in the ordinary sense of the word, is one of a number which should be regarded as mere grazing conveniences

rather than as agricultural holdings. As such they are of great value, and should be distinctly regarded quite apart from an ordinary farm occupation.

Ipswich.—This farm, which consists of 60 acres of land, is practically divided between arable and grass. It was purchased by the society about nine years ago for a sum of £3,000. Although it is not regarded as a good paying concern, a profit of £81 was netted last year, after payment of interest on capital and allowing for depreciation on buildings and fixtures. Fourteen cows are kept and roots and vegetables grown. The farm is also used for grazing live stock bought on the market for the butchery department, which are slaughtered as required in the barn, part of which has been fitted for the purpose. About 150 pigs are kept, which are fattened for slaughter, and during the past season some 350 head of poultry have been reared. The arable crops this year consisted of six and a half acres of potatoes, four acres of mangolds, three and a half acres of kohl-rabi, four acres of turnips, three acres of cabbage, half an acre each of carrots and parsnips, and one acre of peas. According to the last account the receipts of the year amounted to £1,108, of which £490 was for horse keep and carting, milk and butter realising £389.

Egremont.—This farm, which is entirely grass, consists of 45 acres of land, which is rented at £70 per annum. Six cows are kept, the cream being converted into butter for sale at the stores, while the skim milk is given to the calves and pigs. A small flock of sheep is kept for the production of lambs, and a considerable number of fowls. Formerly the farm was worked in conjunction with the butchery department, but it is now a separate concern. A loss of £24 was sustained on the last two years' working, no charge being made in the accounts for interest on the capital invested. The whole of the work is performed by a man and his wife.

Leeds.—The farm occupied by the Leeds Industrial Co-operative Society consists of 79 acres, the greater portion of which is under grass. Here, again, the land is practically employed as an auxiliary to the butchering department for the feeding and grazing of cattle previous to slaughter. Last year four acres of the arable land carried a wheat crop, three acres were barley, two acres each oats, potatoes, and turnips, and an acre of cabbage, the last-named being sold through the stores. About thirty pigs are kept, six of which are for breeding purposes. The manure employed is chiefly taken from the lairs of the slaughter-house. The accounts of the farm are merged in the accounts of the butchering department of the society, in which nothing is charged for rent. The farm belongs to the society, which has £5,200 invested in it.

GREAT WIGSTON.—A few years ago the Great Wigston Co-operative Society took 20 acres of pasture land on a seven years' lease, the object being to provide keep for the working horses and for the stock purchased for the butchering department. It was also intended to graze a few ewes for breeding purposes, in order to supply the department with lambs. Sheep-breeding has been found a profitable investment, and the secretary remarks that he considers this industry worthy of the attention of other societies existing under similar conditions. A few foals are also bred, and these will probably be employed in the business of the society. Two years ago the Great Wigston Society purchased a farm of 40 acres, a house, barn, stables, and shedding, for a sum of £4,250. Some of the buildings were pulled down for the purpose of making a street, which is now completed. Six acres of the land, contiguous to one of the main streets of the town, have been divided into 102 lots for cottages, the first twenty of which the society is now building. Thirty other plots have been sold to members who are erecting cottages for themselves, the average price of each plot being about 2s. 6d. per square yard, and this is within 3½ miles of the great town of Leicester. A field contiguous, and containing seven acres, has been leased to the Urban Council for a recreation ground at a handsome rental, while the remaining 27 acres are being utilised as already described. It is possible, however, that a portion of this land may be sold to the Midland Railway Company. These facts are mentioned in order to show that a Co-operative Society may benefit its members in other ways than by providing them with cheap food and clothing. The profit on the land rented has averaged some £20 per annum. The farm accounts are involved in the accounts of the general business.

RIPLEY.—This farm, to which reference has already been made, and which consists of 60 acres rented at £190, is rather an auxiliary to the stores than a farm pure and simple. The stock consists of ten milking cattle, twelve stores, ten pigs, three horses, and thirty sheep, and the arable crops consist of three acres of oats and three acres of tares. The horses, the stores, and the floating stock sent in by the butchery department are grazed. Last year the receipts amounted to £1,316, of which £275 was for milk, £131 for live stock, and £133 for grazing. The chief items of expenditure were £129 for stock, £142 for seed and feed, £100 for rent (the extra land not having then been taken), and £138 for wages; interest and depreciation amounted to £75.

BEDLINGTON.—The farm of the Bedlington Industrial Co-operative Society consists of 78 acres, and costs £133 per annum. Milk and eggs are retailed to the customers of the stores; cattle and pigs are fed for the butchery department; the grain produced

is transferred to the grocery department, hay and oats being consumed by the horses of the society. The butchery department supplies a quantity of the manure, and the bones are crushed by the society's own engine, although it is doubtful whether they would not be more economically employed after dissolution with sulphuric acid. There are only two constant hands on the farm and a lad to deliver the milk, but women are occasionally engaged during busy times. The receipts for the year ending March, 1898, amounted to £1,246, of which £327 was for milk, £270 for cattle, £149 for pigs, £54 for sheep, £22 for poultry and eggs, £115 for hay, £88 for potatoes and turnips, £91 for grain, £74 for work done, and £65 for rents. The expenditure included £362 for live stock, £193 for food, £133 rent, and £180 wages. The profit on the year appears to have been £166. In this case the land must be excellently managed, for, quite apart from the difference in the value of the live stock purchased and sold, the results are most commendable, and if every society were equally successful little difficulty would be encountered in recommending an extension of the farm system.

North Seaton.—The farm referred to in this case is conducted by the Co-operative Farming Society, the object of which is to supply the inhabitants of the village with milk. The area consists of 28 acres of grass, which cost £60 per annum. From twelve to fourteen cows are kept, and the milk is sold at 3d. a quart. In 1896 fourteen cows averaged 827 gallons, returning £41 per cow. In 1897 thirteen cows averaged 807 gallons, or £40 odd per cow. Competition recently caused a reduction in the sales, but, having purchased a pony and cart, the society is steadily gaining ground again. The accounts in this instance are extremely simple; for the year ending June the expenses amounted to about £200, including cost of pony, cart, and harness, and wages £55. The assets amount to £650, which, plus the balance of profit, are covered by the liabilities. This is a useful form of Co-operation, but it is somewhat difficult to understand why the members are content to stop at the production of one article, for the same machinery would, with a small extension in the area of land and an additional hand, enable them to produce some other equally valuable article of food.

Lincoln.—In 1889 the Lincoln Co-operative Society purchased 11½ acres of land 2½ miles from the Central Stores for £550. Part of this land, a brief description of which is given by Mr. Mc.Innes, the secretary, in a little pamphlet dealing with the origin and progress of the society, was planted with fruit trees, and all has since been brought into garden cultivation. The cottage, outbuildings, and piggeries have been built, and what was formerly a mere rubbish

heap has now been improved by abundant manuring and good cultivation. For convenience the farm accounts are combined with those of the grocery department, while the pigs purchased are transferred to the butchery department. The farm is charged with the cost of the pigs purchased and for the meal they consume. It pays for horse keep, straw, plants, seeds, fruit trees, taxes, and labour; the capital invested, originally £1,060, is now £1,880, while the profit has varied from £34 in the first twenty-one months to £129 in 1897, 1892 and 1893 being still better years, but these were followed by a profit of 39s. only in 1894 and £35 in 1896. Since 1895 a small farm of 34 acres has been rented near at hand at £100 a year. It includes 18½ acres of pasture and 15 acres of ploughed land, and here, too, the society has done fairly well. Negotiations are now proceeding for another farm of 120 acres, which joins the garden farm. At the latter glass houses have been erected for growing tomatoes and cucumbers, all of which are sold at a high price to the town members. The feeding of pigs has not been successful at either farm, although several crosses have been made with the Tamworth, the Yorkshire, and the Berkshire varieties. Mr. Mc.Innes thinks that the conditions are wrong, and that the breeding sows require more liberty, in which he is perfectly right. The pig herd averaged 140 through the year, but better results are obtained by the purchase of stores, which are rapidly fattened and slaughtered at weights of from 12 to 15 stone of 14lbs. On the second farm peas are grown and sold in the stores for drying purposes, and I am informed that one of the greatest difficulties encountered in the business is to obtain sufficient supplies of soft boiling peas. On this farm, too, carrots, potatoes, barley, wheat, and mangolds are grown, a large proportion of the carrots and clover being consumed by the van horses. The poultry, which have paid well, are kept in considerable number, and, should the proposed farm be taken, poultry keeping will be largely extended. During the past year the sales of garden produce from the garden farm amounted to £405, and of pigs to £708, showing £129 profit, labour costing £227. On the second farm hay, wheat, garden produce, and poultry realised £480, and pigs £205, showing a balance of £95 profit, labour costing £102. Those who have failed to achieve satisfactory results, or who propose to take a farm, would do well to see what the Lincoln people are doing, for, apart from the production of pork, it is evident that the system adopted is worthy of close examination.

Cleator Moor.—This farm, which extends to 51 acres, rented at £120 a year, is chiefly occupied as a convenience for the extensive carting operations of the Cleator Moor Co-operative Society. There are numerous branches, and the goods are carted from the

warehouse and mill to each. A few cows are kept, and some cattle, pigs, and sheep for the butchery department. In other words, the farm is an auxiliary to the two departments, the stables and the butchery. The accounts deal with the cartage as well as with the farm, and it is practically impossible to form any idea as to the actual value of either department. On the past year, at all events, a loss of £253 was shown.

CAMBRIDGE.—The farm occupied by the Cambridge Co-operative Society is 70 acres in extent, and is rented at £146 per annum. There are nine acres of pasture land, and twelve acres are let as allotments, while the remainder is under plough, and chiefly occupied in the growth of cereals, root crops, and potatoes. The horses employed in the work of the society are, however, kept at the farm, and stabling rent is allowed. Some milk is produced, and pigs fattened for the butchery department. In six years the society has netted a profit of £368. In the first year the profit realised was £156, in the fourth year £80, in the fifth £100, in the sixth £267, while in the second year £147 was lost owing to drought, and in the third year the deficiency was £88, chiefly owing to the drought of the previous year and the necessity which arose for the purchase of straw, roots, and chaff. According to the account for the year 1897 stock was sold to the value of £775, farm produce (presumably corn, &c.) £819, milk and butter £938, eggs and poultry £53. Thus, including sundries, some £2,600 was realised upon 58 acres. I asked the secretary of the society to be good enough to afford me some explanation on these points, but without success. The payments, including £629 described as expenses, but otherwise unexplained, include £767 for stock food, £548 for live stock, and £327 for milk. I arrive at the conclusion, therefore, that this is not a farm in the fullest sense of the word. Large numbers of stock are fed for the butcher, milk is produced, bought, and sold, while the arable land is cropped to the fullest extent. The net profit on the year may have been derived from the stock or from the crops—it is impossible to determine which. In any case a prodigious quantity of manure must be produced for so small an area, and this should be credited to the cattle on the one hand and charged against the land on the other, inasmuch as, contrary to ordinary farming, it is chiefly derived from purchased material.

BATLEY.—The farm at Batley is 98 acres in extent. It is mixed land, and costs £184 per annum. It has been in occupation for five years, and during that period £1,200 has been lost. It is considered a useful farm, one-half of which is grass. The arable crops include wheat, oats, and barley, the surplus being sold through the distributing stores. From twenty to thirty cows are kept, the

milk being sold in bulk. The accounts, which include the cash account and a capital account, show that milk to the value of £716 was sold, eggs and poultry £30, and other produce £197, or a total of about £945, in addition to which money was received for rent, pasturage, and labour amounting to nearly £80. Against this the expenditure included £611 for provender, principally cake and meal, used in the feeding of from ten to fifty pigs and the cows, wages £298, rent and taxes £213, manure £52, repairs £79, and such items as agistment, seeds, artificial foods, veterinary surgeon, and threshing, amounting to £68. It will be noticed that the cost of food and wages alone exceeded the entire returns, and it must be admitted that, although the cows apparently do well, the expenses are out of all proportion to the receipts. In a case of this kind a thorough overhauling of the system followed should be undertaken by some person experienced in practical farming.

Long Buckby.—The Industrial Society of Long Buckby occupies a small area of land, chiefly as a convenience for grazing the horses used in the business and the stock purchased for the butchery department. "Our objects," says the secretary, "are to demonstrate that the land can be successfully grazed with the employment of labour, to find an outlet for our surplus capital, and to arouse the interest of the agricultural labourer, and inspire him with the hope that by Co-operative farming he may raise his social standing in the community." With regard to labour he says, "The rates paid in this neighbourhood are 2s. 6d. per day. Our work is done by the coal mine men when the coal trade is slack, and by jobbing men in winter at the same rate. We are successful with our grazing, and it proves a help with the butchering department in providing us with a place of accommodation. When in the market we can buy to advantage in consequence of being able to turn the stock on the land at the price of joisting." The land occupied by the society amounts in all to thirty-one acres, of which five acres of arable are let in twenty-pole allotments. The twenty-six acres remaining is all pasture; it comprises three takings, and is of exceptional quality, the rents being respectively £3, £4, and £5 per acre, the rates being paid by the landlords at the two lower rents, the highly-rented portion, two acres in extent, being accommodation land upon which the horses are grazed. The twenty-three acres is essentially used for grazing, as it is good feeding land. The following details will show what was actually done in the past year:—Thirty-six heifers were purchased for £371. 10s., twenty-eight sheep for £62. 10s., eleven lambs for £14. 17s., while hay cost £5 and cakes £61. 16s. 3d. If we add to these sums the rents, the labour (£18. 1s. 9d.), the interest on capital (£20), we have a balance of profit shown of

£20. 13s. 10d., the sales being as follow: Twenty-eight sheep, £71; eleven sheep, £15. 10s.; cattle, £561. 18s.; horses grazed, £11. 10s. Although it is not shown in the account, it must be remembered that the profit realised is in addition to the advantages which accrue to the butchering department and the stables. It is the former department which is the real gainer, inasmuch as, in consequence of the facilities afforded by the land, it becomes possible to buy when prices are low, and to avoid buying when they are high.

FARMS OVER ONE HUNDRED ACRES IN EXTENT.

ASSINGTON.—The Assington farm is conducted by the Assington Agricultural Association Limited, the farm-house being the registered office, and the shares, of which there are 2,500, are £1 each. The special object of the society is to carry on the trade of farmers. There are 281 members who hold between them 2,325 shares. This farm, I am informed by Mr. Pollard, the secretary, has been carried on for forty-five years, he, among others, being one of the first promoters. At first it was not a limited company, but was carried on by thirty individuals for thirty years. During the last few years the success was qualified; there being differences of opinion a sale took place, and the farm was subsequently carried on with a manager, secretary, and a committee of four. A limited liability company was then formed, and at the commencement the work was placed in the hands of a manager and a considerable sum of money was lost. A change was then made, with the result that the farm has been doing much better. Under the new management, however, prices have been very low, and several seasons have been uncommonly bad, but this year the crops are excellent—better, indeed, than they have been for several years past. It is a poor, heavy soil, and is presumably manured with farmyard manure, which, it is very naturally found, answers the best. This is produced by the stock, of which a large head is kept. The Association sends its fat beasts to the Halstead Co-operative Society, which is a considerable advantage. The crops grown are chiefly wheat, oats, barley, and clover, roots, cabbage, and grass. The accounts are kept under five headings—cash, bank, expenses, trade account, and capital account. The trade account shows £18 profit on the past year, which, under the circumstances, is satisfactory for a mixed farm of 222 acres, although the land is only 10s. an acre, and quite sufficient for soil of this character. The labour amounted to £341, or about 30s. an acre; rent, rates, and insurance, £135; horse forage, £124; tradesmen's and other small accounts including threshing, £104; and it should be noted that £53 was paid for interest on loans and bank commission. The amount received

for sales and work performed amounted to £1,019. The accounts, doubtless intelligible to the auditors, who regard it from a different point of view to the writer, are extremely complicated, and it may be doubted whether the numerous shareholders in the Association have derived from it any very clear idea of the actual position of affairs. This type of farming cannot be recommended to Co-operators. There is at Assington, in addition to the above, an Agricultural Co-operative Society which has been in existence for sixty-five years, and, according to Mr. Pollard, is still going on in its primitive fashion. The twenty-one members which compose it are responsible for the working of the farm of 134 acres. This farm is worked on a similar principle to the above. There is a manager, a secretary, and a committee of four, who have only just been able to make the land pay its way. With regard to this farm, however, I possess no further detail.

Chipping Norton.—The mixed farm in the occupation of the Chipping Norton Co-operative Society is 112 acres in extent, about one-half being in grass, the arable portion being cultivated on a three years' course, two years of which are devoted to white corn—oats, wheat, and barley, chiefly the first-named, the oats being used, the wheat converted into flour for sale at the stores, while the barley is sold to a local brewery. The sum invested in the farm is slightly over £5,000, and upon this interest was allowed in the accounts at the rate of 4 per cent for a few years, when it was reduced to 2½ per cent, at which rate it now stands. In December, 1897, a profit of £117 was shown from 1885, when the work was first commenced, the profits being credited and the losses debited. The farm is managed by a working foreman, a carter or horseman, a shepherd, and a lad, additional help being given during the hoeing, harvesting, and other busy seasons. The manure used is solely that produced in the farmyard and by the eight horses employed at the stores. The dairy is but a small one, only four or five cows being kept, and the cream converted into butter, but a large number of pigs are bred and fed, numbering from 100 to 150 per annum. Some are sold as stores, and some are fatted and sold in the butchery department. A flock of from forty to fifty ewes are kept for breeding, and store lambs are also kept for feeding for sale in the business. There are four working horses on the farm, and colts are purchased and run on until they reach a saleable price. When the farm was purchased by the society it was in bad condition, but it has been improved, the crops grown being almost double what they were during the first few years.

Long Eaton.—The farm worked by the Long Eaton Working Men's Co-operative Society is 151 acres in extent. The manager, Mr. Butler, who is apparently a most practical man, and to whom

much of the success which has been achieved must be owing, says, "We do not make much pretension, but proceed on a line of plod and observation, avoiding errors and mistakes when possible, and retaining all the good points we can." A portion of the farm, 24 acres in extent, is owned by the society and cost £62 per acre. On this capital sum, together with all other capital invested in the farm, interest is charged at 4 per cent. The remaining land is rented in four different lots, at 35s., 40s., 50s., and 60s. respectively per acre. Of the total only 2¼ acres are arable, and this is employed in growing mangolds, the grass being fed largely with cattle purchased in Ireland or in the York market. A flock of thirty ewes is kept for breeding fat lambs, and there are three sets of piggeries, in which pigs are bred and fed for the business, which is described as excellent, and which takes, as they become ready, all the fat stock produced, those being paid for at market prices by weight. Mr. Butler has no doubt about the mutual help which the farm and the butchery department are to each other, but he concludes that the farm suffers to the advantage of the butchery. A large head of poultry is kept, and the horses used in the business are regularly grazed for a certain period during each year. Very little land is mown for hay, inasmuch as it can be bought as cheap, and often cheaper, for cash than it can be grown and saved. Two men are employed regularly, and others as occasion requires. The buying and selling is left to the manager, who does not use much cake upon the farm, as the committee believe it means two rents without two corresponding results; and considering that so much land is grazed, and not mown at all, it is probable that they are wise in their decision. During last year no fewer than 379 head of cattle, 592 sheep, 70 lambs, 27 calves, and 746 pigs were sold in the society's shops, and of this number 86 beasts, 30 sheep, 24 lambs, and 86 pigs were fattened on the farm. With sufficient land to have fattened half the stock required, the committee believe that they would have earned a considerable sum which has been paid to other farmers. The farm accounts are merged into the general accounts of the society, but it is shown that the purchases in the quarter ending December last amounted to £2,017, the sales being apparently included under the head of transfers, so that no clear idea of the state of affairs can be shown as regards these two sets of figures. I am informed, however, that a handsome profit was made on the year.

Coln St. Aldwyn's.—This farm, which consists of 243 acres, is of a mixed character, fifty acres being glebe, rented from the vicar of the parish. Cattle, sheep, pigs, and poultry are stocked, and a dairy is kept, while the unconsumed corn, live stock, butter, and eggs are marketed through the ordinary channels and

the village stores. The system of cultivation followed is that which is usual in the Cotswold district, and the labourers are paid at the rates current in the neighbourhood. It will be noticed presently that the actual sales of produce are relatively small, but this is explained by the fact that as much corn is consumed as possible, and there is a desire to avoid losses by the fluctuations in the corn markets. The corn consumed is not directly debited in the accounts, hence the comparatively small figures. The Coln St. Aldwyn's account is divided into two parts—the farm account and the balance sheet; in the former the payments include rent, rates, and taxes, £138; wages, £204; and some items for repairs and other expenses. On the credit side, in the case of the chief items—corn crops, for example—the sales during the year are added to the valuation, and from this total the valuation of the previous year, together with the seeds bought and the threshing costs, are deducted, and the balance shown is extended as a credit. This plan has been adopted also in the case of the live stock, poultry, and the green crops, and a total of £748 is shown, which leaves a balance of profit of £318. In the year 1896 there appears to have been a loss of £112; this loss, with the cost of certain implements, less 10 per cent depreciation, and the various valuations already referred to, bring up the total on the debtor side to £1,525, while on the credit side the sums owing are added to the capital, and the two sets of items leave the heretofore named balance of £318. It is perhaps not for me to criticise, but of all the accounts which have been sent me this is the most extraordinary. It displays ingenuity, but must be absolutely incomprehensible to any ordinary intelligence.

Dunfermline.—The farm of the Dunfermline Co-operative Society Limited covers 500 acres, and, with the exception of a small area of pasture, is cropped every year with cereals, roots, &c. One hundred and twenty cows are kept, and milk is purchased, in addition to that produced, from farmers in the neighbourhood to a similar extent, the whole being distributed among the members of the society. The working expenses of the farm amount to £30 a week, a considerable staff being necessary. The crops, so far as it is possible, are transferred to the stores and sold at market price. The accounts for the dairy and the farm are kept separate, and the milk produced on the farm is paid for by the dairy at the same rate as that which is purchased from farmers. The arable land is cropped on a four years' rotation—the first year grain, the second year potatoes and turnips, the third year grain, part of which is sown with grass seeds, and the fourth year hay. The grain crops of 1898 cover 183 acres, and of this area 86 acres were sown with grass seeds, leaving 97 acres of potatoes and turnips for next year,

this being about the area occupied by these crops in 1898. The farm costs 45s. per acre, which is a very high rent, and the average yield is 7 quarters of oats, 6 quarters of barley, 5 quarters of wheat, 8 tons of potatoes, 26 tons of turnips, and 2½ tons of hay. The farm is worked by a manager, who consults a sub-committee weekly. The books are examined by the secretary monthly and audited quarterly, and so far everything has worked smoothly, which is saying a great deal. The farm accounts are divided into two—the cash account and the general statement. By reference to the cash account it is shown that the payments amounted to £9,089, including £1,452 for wages; £2,381 for milk purchased; £1,216 for rent, insurance, and interest; £1,493 for feeding stuffs, manures, and seeds; £1,560 for cows purchased, £289 for sheep, £171 for horses, and £19 for pigs, the balance being severally divided into tradesmen's accounts, rates, insurance, veterinary surgeon, carriage, &c. The receipts amounted to £8,302, milk accounting for £5,681; cows and calves, £755; sheep and pigs, £470; and farm produce, £332. It is remarked in the report that after making a reduction in the value of the cows, implements, and machinery, and charging interest on the capital invested, there is a profit balance of £37. 10s. on the farm, while in the dairy department the profit on the year amounted to £590. Interest on the £7,000 invested was paid at the rate of 4½ per cent. On the whole this extensive business has been successful, although the wages are out of all proportion to the area; it is quite certain, however, that were the milk sold at the price at which it is sold by farmers in the ordinary way there would be a very large loss.

The Scottish Wholesale Society at Carbrook Mains.—This farm was started in the year 1891, with the result that money has been lost in every year, the loss in 1896 having been £2,280. The accounts are divided into two parts—trade account and general statement. In the trade account the sales are described as transfers, and chiefly include live stock, 450 cattle and 197 sheep having been disposed of, presumably to the store department, the other produce realising £763. The farm covers 280 acres and is rented at £385, a reduction of £105 having been made in 1895. The total value of the produce transferred amounted to £7,555, while the stock purchased, together with other produce, amounted to £8,870; against this, in addition to rent, the chief item is £435 for wages. After allowing for depreciation on the value of implements and furniture, a profit remained for the first time of £75. The loss in 1892 was £314, in 1893 £1,167, in 1894 £574, in 1895 £886, and in 1896 £2,280. No interest appears to have been paid or charged upon the capital invested. The particulars at my disposal unfortunately do not afford any chance of placing a finger upon the weak spot. It is

evident that where so many animals are purchased for feeding considerable judgment is requisite in their selection. The wages paid are not much in excess of what might be expected, nor is the sum paid for foodstuffs apparently considerable. In any case the results of the six years' working of this farm are not likely to encourage other societies in imitating the example of the Scottish Wholesale.

Gloucester.—There is a farm near Gloucester which is 96 acres in extent, and entirely under grass. I am informed by the secretary of the society that the only material produced is milk, which is sold on the round of the store. The rent paid is £240 a year, and the capital invested between £500 and £600. Further particulars were promised and were subsequently asked for, but have not been received up to the time of the completion of this record.

Consett.—The farm occupied by the Consett Industrial and Provident Society Limited is 214 acres in extent, and while it cost £16 an acre it is charged in the accounts at a rental of £128. The land is of a mixed character, being partly under plough and partly under grass. Stock are grazed for sale in the business and milk produced for delivery to the members, the cost of the delivery being included in the wages paid. The society commenced farming in 1890 by renting about 100 acres of grass land at a rental of £131. It was in poor condition, forty acres being of a peaty character and the remainder of a clayey loam, with a subsoil partly strong clay and partly "shale freestone." At the end of the same year the society bought an estate at an auction covering 224 acres, all being sound land, with a clayey subsoil. The meadow land has been increased in area, and the arable land reduced very considerably in order to diminish the labour bill. The arable land has been worked on the four-course system, but it has now been extended to a six-course, although I am informed that grass has become the order of the day. In the past the produce has been partially sold and partially consumed by the working horses, cows, and the young cattle and sheep. Manure has been purchased, including artificial, and the slaughter-house offal from five to seven beasts and from twenty-five to thirty sheep weekly has been used, together with the dung from the stables at the stores, where six to eight horses are kept. It is considered, therefore, that the manuring has been liberal. The farm is paid 9d. per gallon for the milk produced and delivered at the doors of the members, who are charged 1s. a gallon, the margin of 3d. covering the expenses of bookkeeping and the cost of delivery, leaving something for return to the members as a dividend, which has varied from 1s. 2d. to 1s. 10d. in the £. The cattle are all of the shorthorn breed, and great care is taken to retain good milkers only, faulty animals

being disposed of as soon as possible; the record, therefore, is not a detailed account of every individual animal, but of a given number of animals milking throughout the year, some of which have replaced others. Thus a herd, whatever its size, is always maintained at the highest pitch, and in this way twenty cows may yield anything from 700 to 1,000 gallons a head. As regards Consett, I include the following figures which have been kindly furnished me by the manager, Mr. Butler, inasmuch as they are not only indicative of what can be done but are most instructive:—

Year.	Dairy Produce.	Farm Produce.	Profit.	No. of cows milking.	Average yield per cow.	Value per cow at 9d. a gallon.	Total value at 9d. a gallon.
	£ s. d.	£ s. d.	£ s. d.			£ s. d.	£ s. d.
1890	Accounts lost by a fire.			19	948	35 11 0	426 9 4½
1891	846 6 2½	50 12 10	69 12 3	25	896	33 12 0	839 9 5
1892	955 11 4½	82 10 0	9 15 7	29	846½	31 14 10½	920 14 0
1893	1076 1 5½	141 15 8	78 2 0	30	868¾	32 11 3½	976 19 3½
1894	1072 4 6½	390 10 8½	149 0 10½	32	846¾	31 15 1	1016 2 5
1895	1125 13 2½	376 15 7½	4 17 1	32	884	33 3 0	1060 13 10
			Loss.				
1896	1139 1 9	245 5 2	506 18 5½	32	930	33 18 1½	1060 4 4
1897	1020 0 6	326 2 6	83 0 6	32	908	30 5 4	*968 10 8
1898	1140 9 7½	221 10 3	90 7 2	32	923¼	34 12 5	1107 18 9

* At 8d. a gallon.

FEEDING STUFFS AND MANURES BOUGHT. WAGES AND RENTS PAID.

Year.	Feeding Stuffs.	Manures.	Wages Paid.	Rents Paid.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1891	446 18 8	36 2 6	198 16 10½	127 14 6
1892	632 6 7½	164 1 1½	311 14 7	198 15 11
1893	582 13 3	198 18 4	442 1 1	259 13 5
1894	636 2 3	152 12 6	437 12 2½	259 18 0
1895	522 11 4	78 6 5	477 16 10	267 17 5
1896	739 11 9½	48 10 5	508 19 8½	259 2 6
1897	601 4 1½	82 16 4	430 17 3	264 6 6
1898	620 6 9½	58 8 0	428 10 3	259 0 0

It may be added that up to 1895 all cows were fed off, others being purchased as they were required. Since that year the cows have been reduced and calves bred from those returned. The result is that more animals have to be kept and fed, involving heavier feeding bills and reduced profit. In a business of this kind considerable skill and judgment is needed, not only to discriminate

between two systems, selecting the most economical both in buying and selling the cattle. In a breeding herd it may be necessary to keep seventy cows in order that fifty may continually be in milk. It depends upon local conditions whether or not the loss entailed by selling off the cows when they have lost their milk is greater or less than the cost involved in feeding the additional number of cattle in a breeding herd. It must be remembered that in such a herd there should be no necessity to purchase cows in place of those sold when they are no longer of value, every cow kept on until this time arrives being replaced by a heifer. In a non-breeding herd cows must be constantly bought, and always with some risk of high prices and contagious diseases, and as constantly sold as the milk falls off. In a Co-operative Society, however, there is this advantage, that every cow can be fed for the butcher whilst it is milking, and when she is fit for slaughter she will realise an infinitely better price than could possibly be obtained in the open market. I am inclined to think that in societies where the farm manager is well skilled in purchasing and selling, as well as in feeding, the latter plan is the more advantageous, while it involves less risk than the former. There are, however, societies which decline to sell cow beef to their members. This is surely a mistake, for it depends upon the manager to purchase young cattle, in which case the beef will be young, and if not absolutely as fine in quality as that produced by a well-bred steer or maiden heifer, it may at the same time be good enough for the table of anyone. The accounts are divided into four—cash account, trade account, buildings implements and fixtures account, and capital account. During the year stock bought cost £906; food, manure, and carriage, £708; wages and rents, £696; and rates, coals, repairs, &c., £185. On the other hand, stock sold realised £961, farm and dairy produce £1,261, so that the receipts were £110 less than the expenses, whilst the stock was increased by £40, showing a loss of £70, which was increased to £204 by the inclusion of depreciation in buildings, implements, fencing, and improvements. In spite, therefore, of the splendid work done by milking cows, a loss is incurred, and that loss appears to be not owing merely to excessive wages, which cost £428, and the excessive purchase of food, but to the extremely small results which are obtained from the grazing stock.

Newcastle-on-Tyne Co-operative Society Limited.—The farm occupied by this society is seventeen miles distant by rail and fourteen by road. It was purchased in 1890 at a cost of about £63 per acre, except as regards three adjacent fields, which are rented at £3 per acre. The farm proper consists of 122 acres, and a herd of forty milking cows is kept, the milk being despatched

twice daily by rail to Newcastle, and paid for at the rate of 9d. a gallon, less cost of carriage, ½d. Some 23 acres of the land are under cultivation as a market garden, the crops being also sent into the city for distribution through the society's shops. In addition to vegetables, various fruits, such as strawberries, gooseberries, raspberries, and currants, are grown. There are rhubarb and tomato forcing houses, the latter 80ft. by 20ft. in extent. During the past six years for which results have been shown there have been profits in two years—£431 in 1894 and £108 in 1896. The losses in the four remaining years amounted to £502, so that the net profit since the commencement is £37, and this is the result of the investment of £12,000 in land, buildings, stock, and implements, for which no interest has been allowed in the accounts. Briefly, therefore, a prodigious loss has been sustained. In this case there is a good market; the farm-house, which is not occupied, is let with a small field for £100 a year, and the materials produced are such as have a ready sale to the members. About thirty ewes are purchased for breeding each year, for the production of lambs for slaughter, and a small number of pigs are kept for the same purpose, but neither cows nor ewes are permitted to be slaughtered for sale in the shops. Therefore, when both classes of animals have served their purpose on the farm *they are sold to other butchers*. This is one of the most curious, as well as one of the most amusing, comments in the whole of the correspondence in which I have been engaged with so many societies. The secretary believes that the long distance from the town is a serious drawback to the society, involving as it does a heavy outlay for carriage. In two years, 1895 and 1896, there was an epidemic of abortion among the cattle, and this was regarded as having been the cause of the bad results obtained, although it will be noticed that a profit was made in 1896. As regards the market garden department, I copy from a printed report for 1897 some details which will be of interest to the reader, showing what can be done in a Co-operative Society's market garden.

3,141 doz. cabbages.
1,755 doz. rhubarb.
440½ doz. cauliflowers.
123⅛ doz. cucumbers.
616 lbs. tomatoes.
3,660 bunches beet.
2 tons 1 cwt. 0 qrs. 16 lbs. beet.
10,410 bunches turnips.
533 bunches leeks.
25 bunches celery.
348 bunches cut flowers and plants.
800 bunches sage.
9,750 bunches radishes.
6,100 bunches scallions.
10 stones onions.
71 nets peas.
9,162 heads lettuce.
206 stones beans.
35½ stones sprouts.
51 stones berries.
26 marrows.
5 cwt. carrots.
33 quarts black currants.
31 quarts strawberries.
26 stones French beans.
34 baskets parsley, mint, &c.

In the same year the milk produced exceeded 25,000 gallons. The annual statement of the farm account is published in the quarterly account at the end of each year. Last year the payments amounted to £2,168, including £673 for live stock, £426 for food, £594 for wages and "expenses," a combination which does not permit of the actual wage account being shown, £103 for rates, £126 for carriage, and £183 for repairs. These items are prodigious, and it is manifestly impossible for any farm to pay its way systematically even though, as in this case, there is nothing for rent and interest and £100 a year thrown in. Ten pounds an acre in expenses means very high farming, including rent; while thousands of practical farmers make respectable livelihoods with expenses of only £5 an acre, and yet here the expenses exceed £18 an acre. The receipts include £284 for produce sold at the farm, £361 for greengrocery, £967 for milk, £207 for the butcher, £42 for grocery, £47 for horse keep, and £138 compensation for hay burnt, which items, the dairy apart, are out of all proportion to the expenses. The live stock, costing £673, is apparently shown in the butchering returns and the produce sold at the farm alone, inasmuch as the stock in hand at the end of the year was less in value than that at the commencement. Here, again, revision appears to be needed, and I would recommend the society to undertake a thorough investigation of the methods which are adopted on their farm. I am of opinion that if twelve men of experience were handed £1,000 a piece, representing the sum invested in the Newcastle farm, and permitted to employ it as capital in renting farms for themselves, they would each make a decent livelihood and employ a number of men, where the Newcastle Society, with the best intentions in the world, loses money, and has in addition £12,000 lying absolutely idle.

Seaton Delaval.—This farm, which is 250 acres in extent, is chiefly of a sandy character, with what is described to me as a poor bottom, thirty acres only being of good quality. Green crops, however, can be grown over the whole of the farm by the aid of manure, cow manure being the most suitable, not because of its fertilising value, but probably because of its heavy character and adaptability to light soil. The greater portion of the farm is under tillage, a small portion only being kept for grazing. There are twenty-four dairy cows kept, the milk, realising from £900 to £1,000 per annum, being supplied to the members only. There are forty breeding ewes and four breeding sows, there being a demand for young pigs in the district. The stock of poultry is large, as eggs sell well, and from 100 to 150 young geese are each year purchased for Christmas sales. The staff consists of a steward at 30s., with house and coal; four men, each receiving 20s.; and a stockman,

receiving 26s.; these wages, being high, considerably handicap the farm. There are also three girls who act as milkmaids, and two lads who deliver milk. In the turnip hoeing season reformatory lads and Irishmen are employed. Seven horses and two ponies are kept upon the farm in regular work. The produce is practically all sold in the society's shops. The potatoes alone realised £385 in the greengrocery department. A portion of the corn goes to the grocery department, while the stables at the stores take hay and corn for eighteen horses. All the produce is charged to the shops at market prices. The green crops cover about forty acres, and are chiefly potatoes, turnips, barley, wheat, and oats, a four-course system being followed. According to the farm cash account for 1897–8 the income for the year amounted to £2,918, and the expenditure to £2,238, while the profit was £747. Greater advantages appear to have been taken in this case of the facilities afforded for the sale of produce, and for the simultaneous working of the farm upon what may be termed practical principles, and it is only in this way that good results can be expected.

Birtley.—I am informed that the 206-acre farm, one-half of which is grass, in the hands of the Birtley District Co-operative Industrial Provident Society, has only been occupied for a year, so that the experience is but slight. The soil is heavy, and the land of the farm is now stocked with sixteen cows for the provision of milk to the members of the society. Such other produce as is not required by the stores is sold in the open market. The farm manager receives 30s., his wife 14s. for attending to the dairy, a somewhat heavy charge for so small a department; a stockman, 20s. with house; two other men, 19s. and 17s.; and two youths at 14s. and 6s.; women are also occasionally employed. With regard to the crops produced, and to the system which it is intended to follow, I have not been able to obtain any details. The farm accounts have been published in four quarterly reports. That for the year ending May last shows that the income of the year was £1,282, and the value of the stock £1,440, while the expenditure was £2,731, adding the interest charged; the loss appears to have been £59. The principal items of sale were milk, cattle, corn, and potatoes; and of expenditure rent, which appears to be £337, wages about £400, feeding stuffs, and manures.

Lancaster.—The farm occupied by the Lancaster and Skerton Equitable Industrial Co-operative Society adds one more to the list of unfortunates, and the results have been so unsatisfactory that the committee intend to go fully into the matter at an early date in the hope of ascertaining where the leakage lies. There is, as in many other cases, a very heavy expenditure for corn and cake, but the farm manager appears to think that this is essential in order to

maintain the condition and milking capacity of the cattle. The farm is held on a lease of fourteen years, eight of which have expired, and it appears to have been a loss from the commencement. The accounts are divided into farm account, farm trades account, and farm capital account. In the year ending March last the sales amounted to £766, or about £7. 10s. an acre, on a farm of 99 acres rented at £195, while the expenses were £742, an almost impossible sum on a farm intended to pay its way. The valuation, however, was £240 less at the end of a year than at the commencement, and the money owing £146, while the money owing to the society amounted to £142 only, the balance of loss shown being £204. In this case, as in so many others, the accountants have their own methods of putting the figures together. The money actually paid is divided from that which is owing, and the sum owing in one year is carried forward to the credit side of the next year. Wages amounted to £254 for the year; foods purchased, £106. The excessive items are rent and wages. Upon an average farm 25s. an acre is sufficient, but where the farmer is replaced by a paid manager the increase, if natural, handicaps the farm. On the ploughed land oats are followed by green crops, including potatoes and swedes, these in turn being followed by oats and grass and clover mixture. The roots and grain are consumed on the farm, the potatoes go to the stores. Thirty acres of meadow are mown for hay, and from five to six acres of seed grass. There are twenty milking cows, with calves and heifers, or in all about forty head. The milk is retailed by the stores. There are thirty-five to forty breeding ewes, three working horses, and a breeding mare, together with a few pigs and some poultry. The staff consists of a farm bailiff, his wife, a girl, and two regular men, with extra hands during busy times.

Woolwich.—Under the capable management of Mr. Alexander Mc.Leod, the Royal Arsenal Co-operative Society, which was started by him in 1869, has become an extraordinary success. In 1886 fifty-two acres of freehold land, together with a homestead and farm buildings, were purchased at a cost of £6,200, Plumstead now actually reaching the farm. It was in poor condition, but has been worked since that date as a market garden, the old cattle sheds being converted into piggeries, where breeding and feeding has been conducted. The buildings were, later on, supplemented by improved sanitary piggeries and well-paved and drained yards. I have had the advantage of inspecting this farm, and of recognising the important work which is being conducted upon it. The quality of the soil is by no means good, hence the necessity of annually and heavily manuring. The dung employed is provided to a large extent by the seventy odd horses which are working in the business,

and the pigs, but abundant manure is obtainable in the town for the mere fetching. From 1887 until July, 1898, there have been six years in which loss has been sustained, the total amounting to £2,557. In the remaining years there has been a profit, amounting in all to £1,860, the chief causes of loss being due to drought—from which the land particularly suffers—and, as I believe, to the pigs, which, in one season, were attacked with swine fever, a large number being destroyed. It should be pointed out, however, that from the commencement the farm has paid £3,848 interest on the capital invested at 5 per cent, and that £1,304 has been debited in the same period for depreciation, so that, all things considered, it has done extremely well. I understand from Mr. Mc.Leod that the pig department will for a time be given up, and I have no doubt that he will find the profits will be larger and more consistent, and that the anxiety consequent upon the retention of so large a number of animals will be diminished. In the year ending July last the receipts from the farm amounted to £2,133. 18s. 3d., the pigs accounting for £685. 11s., and the poultry for some £44. The chief items on the farm were the potatoes, £237; rhubarb, about 3½ acres, £222; cabbage, sprouts, cauliflower, savoys, broccoli, and other greens, £347. 14s. Celery realised £76. 19s.; runner beans, £72. 16s.; onions, £53; peas, £45; lettuce, £46; radishes, £81; and many other crops large in proportion to the demand for them and the quantity grown. This is a department which is certain to succeed under the conditions which exist. The work is well done, although it is sometimes costly, as in the present season when, owing to drought, the whole of the cabbage plants failed, and it became necessary to purchase some 300,000 in Scotland. The rhubarb plantation is a feature which should not be neglected, and I can confidently recommend its adoption as a paying crop on other farms where there is a possible sale. The fruit, which is a newer department, realised some £25, the crops being gooseberries, currants, strawberries, raspberries, apples, and pears, but the trees and bushes are nearly all young and are rapidly growing into money. The society does not appear to have been fortunate in its previous bailiffs, but under its present management the fruit will no doubt become an important feature, while the vegetable department may become still more profitable. There are two glass houses in which tomatoes are grown, and in which an attempt is to be made with mushrooms. What can be done is exemplified by the fact that celery has been taken after radishes, which, as the figures show, have paid remarkably well, and that as much as £150 has been realised by an acre of the former, cauliflowers being grown between the rows. There is a large yard of poultry, which might be improved by the introduction of Dorking

blood, and some thirty-three chiefly cross-bred breeding sows, including some of very useful character, which are principally fed upon cooked barley meal, middlings, and potatoes. The wages, which some years ago exceeded £400, now average about £370, the scale of the district being somewhat high; but even this charge, with the interest and depreciation as noticed, the total expenses amounting to £768 last year, left a profit of £37. 18s. 11d. Very properly, Mr. Mc.Leod prefers to purchase milk instead of producing it, and I believe he will find that he can purchase pork with equal advantage. The crops, as late as November, looked extremely well, remembering the effect of the autumn drought, and I was much pleased with the condition of the soil, the healthiness of the crops, and, I may be permitted to add, with the modesty and wonderful record of the veteran manager.

TYPE OF FARM SUGGESTED.

It may, perhaps, be useful if, before concluding this paper, I furnish an outline of the type of dairy farm which appears to me—as one who has for many years been intimately associated with the industry in its every phase—to be likely to prove of the greatest possible value to those who are responsible for the management of Co-operative farms. With imported butter and cheese at existing prices, the production of these articles should not be attempted unless in case of extremity, and to that end a hand separator, a churn, and a butter-worker should be available, while one at least of the employés should be required to know how to use them to the best advantage. The production of milk for sale involves the provision of quantity rather than quality, hence the field for the selection of the cattle is considerably narrowed. In Devonshire, Devon cattle would probably prove the most useful, if only because the best farmers find them the most suitable, while in the eastern counties there is the same predilection in favour of Red Polls, both breeds feeding for beef with economy. Elsewhere, however, I am of opinion that the Dairy Shorthorn is the most suitable cow, inasmuch as she "keeps the money together." There are two distinct methods of running a herd. In the one case the best heifers and cows will be retained and calved down, the calves being either sold at birth—for veal production is out of the question—or reared for beef and milk production in their turn. In the other case the animals will be kept in high condition and slaughtered for sale at the stores as they fall off in their yield. With the splendid facilities which each society possesses for disposing of the carcases direct to the consumer, this is the plan which, I believe, will be found to answer best. The rearing of calves involves the consumption of a large quantity of milk,

subsequent feeding for from $2\frac{1}{2}$ to $2\frac{3}{4}$ years, and considerable labour, quite independent of risk, and should not, I think, be attempted in the case we are considering. If the average intelligent farmer were afforded the opportunity of selling his milk direct to the consumers, and of supplying the same individuals with cow meat through the medium of the store, he would regard his prospects as of a character superior to any other which could be presented in the ordinary nature of the business of the farm. I believe, then, that the most economical plan is that of buying fresh-calved, broad-hipped dairy shorthorn cows, after their second or third calf, of maintaining them in high condition, and slaughtering as has already been suggested. In this way a twenty-cow herd may be made to average anything from 800 to 1,000 gallons per head per annum, whereas, if a breeding herd is kept, from twenty-eight to thirty cows may be and often are necessary to perform the same work. Such a herd would further involve the maintenance of a bull, and of calving, and other risks. Naturally there would be some loss as between the purchase and selling price of each cow, but the peculiarly advantageous conditions would minimise this loss, whereas, under ordinary circumstances, I believe the loss from this source would be less than the extra cost of maintaining a breeding herd. The chief feature in the matter lies in the ability of the farm bailiff, on whose judgment in buying and feeding so much would depend.

We now come to the question of food. I am of opinion that on a normal dairy farm most of the food should be grown. The summer ration should be mainly grass, supplemented by vetches, rye grass, green rye, cabbage, clover, lucerne, and green maize, these crops being produced in accordance with the soil and the climate; rye and vetches, with cabbage to follow for spring, and lucerne and maize, with cabbage, for autumn, and especially during exceptionally dry weather, when the two former will be available. In addition to green food, each cow should receive cake or meal at the rate of from 3lbs. to 6lbs. daily, in accordance with her condition. When maize is 13s. a quarter, as in 1897, it may be employed with great advantage if mixed with bran, pea, or bean meal. If dry food is purchased, I should prefer to rely upon the last three materials named. Where green food is insufficient, brewers' grains may be freely employed, if they can be obtained at a rational price. For winter rations, grains, swedes, mangels—after Christmas—cabbage, and kohl-rabi are all excellent for mixture with hay and oat straw chaff, to which concentrated food is added. If grain and pulse are grown upon the farm, as both should be—assuming the soil to be suitable, for the straw is necessary both as litter and food—barley, peas, and beans may be ground for the purpose, unless prices obtainable are such, that a larger profit

would be realised by their sale and the purchase of maize and a nitrogenous food which would replace the pulse with advantage. As the manure of highly-fed cows is most valuable, the urine should be collected in a tank, in which it should be diluted with water, but it should be distributed upon the land at the earliest moment. The solid manure should be packed under cover, and carted on to the land—preferably light land—before decomposition has advanced. I would finally suggest that every precaution should be taken to prevent the presence of a tuberculous cow in the herd, and that all milk should be passed through a separator—the cream tube being removed or blocked—for the purpose of eliminating dirt, an enormous quantity of which finds its way into it.

CONCLUSION.

It is perhaps unnecessary, in these concluding remarks, to make any further reference to the varied and imperfect methods under which, in many cases, the accounts have been kept in connection with the farms which have been described. The fact, too, that allowance for depreciation and interest has been altogether omitted in some of these cases has already been referred to. In all I was supplied—thanks to Mr. Gray—with a list of forty farms. Of these, seven were not applied to for information on account of the very small area occupied. Details have been generously supplied, however, with noticed exceptions, in some twenty-six instances, but as regards the remainder, including Chester-le-Street, 212 acres; West Stanley, 148 acres; Nelson, 52 acres; Harwich, 150 acres; and Sheerness, 167 acres, I have not been able to obtain any information whatever. The difficulty of ascertaining from the accounts whether profits or loss has been sustained by particular departments is enhanced, as in the case of Dunfermline, where the transfer system is adopted without explanation. In some cases, and Cleator Moor may be taken as an example, a large loss occurs in connection with the occupation of a small area, which, in the natural order of things, could not be held responsible. Worst of all, however, are the heavy losses which have been sustained. In the case of Chipping Norton Society a large capital has been sunk, which has practically made no return for thirteen years. It will have been noticed that in the majority—the large majority—of instances, especially in the cases of farms under 100 acres, the land is occupied as an auxiliary, or an adjunct, to the business in general, or to one or more of its departments. Broadly speaking, this appears to be the chief *raison d'être* of such farms, and in few cases is the occupation of land by societies rented for any other purpose, if we may judge by the results which have been achieved. In no less than thirteen cases the farm is purely a

convenience to the butchering department and the stables, and it is in very many instances a convenience which can scarcely be over-estimated. In other cases a loss, often considerable and extended from year to year, has been sustained. I am at a loss to understand how, in some of these instances, the committees expect to convert that loss into a profit, for, so far as it is possible to see, nothing better can be expected where heavy charges for labour are entailed and where there is absence of concentration in the management. Among all the instances to which we have referred in detail there are only three or four—and we are speaking of agriculture in the strict sense of the word—the success of which affords any inducement to other Co-operative Societies to undertake farming operations. On the other hand there are examples of failure, in some instances of such magnitude as to deter an enthusiast from further urging upon his colleagues the desirability of taking land. It may be wise in renting a farm to reserve the option of purchase, but we have seen that where farms have been purchased nothing has been gained by the process, whereas capital has been sunk without in some cases interest being paid upon it. It will be noticed, too, that in a large number of cases the one material which the committees have produced, in more or less profusion, is milk. Milk is an article which bears a considerable margin of profit, but it has usually been retailed to members at a moderate price, from which there have been, practically speaking, substantial reductions in accordance with the Co-operative system. The breeding of cattle and other stock, a few lambs perhaps excepted, and the growing of corn, have, generally speaking, been failures; and, looking broadly at the whole question, we cannot but conclude that, regarded in the light of the exceptional advantages which the societies possess for disposing of their produce, farming by Co-operative Societies has proved a failure, and to such a degree that its extension cannot be conscientiously recommended. I would, however, once more call attention to the great possibilities which exist in the direction of allotments and small holdings. On the former, working men are enabled to grow their own vegetables, and to keep their own poultry and pigs, while on the latter men of wider experience on the land can keep a cow, produce their own eggs, grow their own wheat for bread production, and their vegetables in addition, providing almost all the food, and that of high quality, which is required for the sustenance of their families. On larger holdings, too, in addition to this very desirable practice, they would be able to grow sufficiently large and valuable crops to enable them to live entirely on the soil, to develop into more useful citizens, to improve the constitution of their children, and, finally, to increase the number of those whom it is so desirable to retain upon the land.

Co-operative Wholesale Society's Silvertown Corn Mill.

SILVERTOWN, the district in which the second flour mill of the C.W.S. is now in course of erection, is situated a few miles below London on the north bank of the Thames, and nearly opposite the town of Woolwich. The site purchased for this and other purposes adjoins the Great Eastern Railway, from which sidings are brought right up to the mill. It has a frontage to the river of 330ft., throughout the entire length of which vessels can be safely berthed, and is large enough to accommodate many other industries when the time to commence them shall arrive.

The buildings are arranged in three main blocks facing the river, with 15ft. spaces for railway sidings, &c., between each block. The centre building contains the milling and wheat-cleaning departments, and this is flanked on the east by the wheat-receiving and silo departments, and on the west by the warehouse building. At the rear of the mill building is the engine and boiler house. The method of construction of the foundations for the buildings has been that of a series of cast-iron cylinders 5½ft. in diameter, sunk 25ft. through the made ground and mud (the site having been reclaimed from the original river bank), down to the solid ballast, and these were filled with cement concrete, upon which the foundations of the building were laid.

The thirty silos are formed in squares about 6ft. by 6ft., and 50ft. deep, capable of each containing 50 tons of wheat, and the sides of which are of brickwork, it having been decided, after great consideration, that this would be preferable to either wood, iron, or concrete, the alternative materials.

The mill building is designed to receive a plant capable of producing 24 sacks of flour per hour nominal, and the machinery will be of the very latest type, every advantage having been taken of all recent improvements likely to produce a higher grade of flour, &c., or add to the economical working of the mill.

The machinery may be divided into several sections:

(1) Wheat-receiving plant.
(2) Wheat-washing and conditioning plant.
(3) Wheat-mixing and cleaning plant.
(4) Flour-milling plant.

CO-OPERATIVE WHOLESALE SOCIETY'S SILVERTOWN CORN MILL.

The wheat-receiving plant consists of barge elevator, weighing machine, warehouse separator, &c., which takes the wheat from barge or rail, registers the quantity, effects a slight preliminary cleaning, and then delivers it into the storage silos. From the storage silos all the wheat requiring washing goes to the washing plant; this consists of rotary separator, cockle and barley separating cylinders, washer, dryer, cooler, and conditioner, and the necessary elevators delivering the wheat into other storage silos. From these storage silos a series of Moir's patent automatic mixers mix the wheat in any required proportion and quantity, and elevators deliver it into the blending silos. From these blending silos the mixture passes to the main plant of cleaning machinery, consisting of separators, cockle, large seed, and barley cylinders, wheat scourers, and wheat brushes, then to the cleaned wheat silos and to the mill.

Flour Mill.—This is a nominal twelve-sack per hour plant, room being left for its duplication when desired, and consists of five double 9in. by 36in. break roller mills, and nine double 9in. by 24in. and 30in. smooth roller mills, rotary sieve scalpers, koh-i-noor purifiers, inter-elevator reels, centrifugal dressers, &c., sufficient for most efficiently scalping, grading, purifying, and dressing the various products. The mill combines, in process and arrangement of machinery, the best known and most successful ideas in modern flour milling. In the handling of the products from the rollers it may be described as "a rotary scalper and reel and centrifugal mill," as these machines used for scalping, grading, and dressing give by far the best results obtained in English flour mills. Three or more grades of flour can be made, and the offal products are so arranged that they can be graded into different qualities at the will of the miller. All the products, flour, and offals of all kinds, will be packed in the warehouse building adjoining, and communicating directly with rail, road, and river. The engine-house provides room for two engines, one of which is in course of construction by Messrs. Pollitt and Wigzell, of Sowerby Bridge, and the boiler-house will be arranged with three Galloway boilers, two, however, only being placed in for the present. Messrs. Thomas Robinson and Son Limited, of Rochdale, are laying down the complete plant of milling machinery. The buildings are being erected by the C.W.S. Building Department, from plans prepared by the Society's own Architectural staff.

A view of the mill will be found among the plates at the commencement of this volume.

THE WHOLESALE SOCIETY'S PREMISES IN 1865,
CANNON STREET, MANCHESTER.

The Progress and Present Position of the C.W.S.

SEVERAL times within the last few years have we witnessed the spectacle of tradesmen who, after amassing considerable fortunes, have assumed the *rôle* of generous benefactors to a grateful public. Without attempting in the slightest degree to underestimate the value of the services thus rendered to the community by its successful and wealthier members, it is desirable that, after the chorus of thankful adulation has subsided and enthusiasm cooled, the inquiry should be made, "How was it done?" The answer to this question is extremely simple—so simple that it appears almost an insult to the reader's intelligence to record it; but the issues involved are ignored to so great an extent as to justify apparently superfluous instruction.

In the first place, then, it is the public who provide the means by which many of our philanthropists obtain popularity, and a very little reflection should suffice to convince the patrons of private trade that it is quite unnecessary to wait until some prosperous dealer in soap or pills chooses to expend a portion of his income for the public weal. The marked success that has attended the Co-operative system of trade affords emphatic proof of this. In the thirty-five years 1862 to 1896 the profits on Co-operative trade reached the gigantic sum of over £77,000,000. At the end of 1896 the number of members was returned at 1,437,000, and the total population of the United Kingdom is estimated at about 40,000,000. The profit realised in 1896 by these 1,437,000 members was over £5,000,000. Imagine, therefore, the results if the membership were increased tenfold. With such incontrovertible facts and figures before us it is extraordinary, to say the least, that the almost infinite possibilities of Co-operative development are still regarded with distrust or indifference.

The Co-operative Wholesale Society furnishes another striking proof of the ability of the working classes to supply their own demands, and, with the sister institution in Scotland, affords a unique protest against the notion that our interests are best guarded in the hands of private enterprise. As the bulk of our readers are Co-operators, and on that account directly concerned in the existence and progress of the Wholesale Society, it has been considered

that a short account of its present position would be generally acceptable. The periodical balance sheets, of course, convey this information, but in a form that does not commend itself to all. We, therefore, submit a record in a more readable form, which will, we hope, be perused with feelings of satisfaction by our friends and allies. The time is far distant when the Wholesale shall need, like Alexander, to weep for fresh worlds to conquer, even though its activities should increase at a greater rate in the future than in the past. Very much has been accomplished, but the field is ever widening, the horizon recedes as it is approached, and the limit of usefulness is never reached. To a great proportion of our members the Wholesale is but a name—an abstraction—a producer among producers; and it is in removing the ignorance of the true relation between the Wholesale and the retail stores that the hope of greater growth must lie.

Ever since the Society commenced its labours in the building in Cannon Street its motto has been "Advance!" But with increased responsibility came a corresponding need for caution; and, although there are those who would hasten its onward march, the magnitude of the interests at stake demands that no step should be taken without the fullest consideration. Comparison of the illustration of the Cannon Street premises with the series of plates at the front of the volume will form a more eloquent comment on the progress of the Society than pages of printed matter could afford. It is a matter for legitimate congratulation that such a number of buildings—many of them handsome as well as useful—should furnish the world with an object lesson of the reality of democratic intelligence and capacity.

The financial position of the Wholesale, as shown in the balance sheet for the 138th quarter ending June 25th, 1898, is calculated to inspire confidence in the institution, and, at the risk of being tedious, we will gather a few of the more salient points for the benefit of our readers.

Speakers on Co-operative topics are naturally prone to dwell on the advantages of the union of individuals as enabling the attainment of ends impossible to the single worker. An admirable illustration of this fact is contained in the third page. The number of members belonging to the shareholding societies is 1,107,105, and the capital, including shares, loans, deposits, reserve, and insurance, stands at £2,548,873, or equal to slightly more than £2. 5s. per individual member. Yet no member has directly contributed even this small sum; and so powerful is the aggregation of things in themselves trivial that the insignificant Society of 1864

has reached its present vast dimensions without any man feeling conscious of contributing to its funds. With a trade and bank reserve fund of £139,785, and an insurance fund of £362,797, any questions as to the stability of the Society should be sufficiently answered; bnt a further bulwark is supplied by the liberal depreciation allowed on land, buildings, and fixtures. The total payments on account of these items amount to £1,594,601; the present nominal value now stands at £953,724, showing depreciation allowed of £640,877. With regard to the steamships account, we note a financial position of a like satisfactory character. The total payments on the seven vessels owned by the Society read £78,790; the depreciation on this sum is stated as £60,845.

In connection with the financial operations of the Society the bank fulfils an important function, and, since its commencement in 1872, has been steadily pursuing a career of increasing usefulness. The article on "The Future Financial Development of the Co-operative Movement" contains many valuable observations on this department which render further treatment here unnecessary. It might, however, be interesting to know that at present over 500 societies work their banking accounts through the C.W.S., and for the year 1897 the turnover exceeded £45,000,000. It is confidently expected that the figures for 1898 will reach £50,000,000.

In order to encourage and assist individual Co-operators to acquire their own houses and become their own landlords, the Co-operative Wholesale Society has instituted what is known as "The House Building Scheme." Under this scheme it is proposed that any Co-operator wishing to build or acquire a dwelling-house should apply to his local society, on the forms supplied to the societies for the purpose. On receiving that application the local society will cause the premises to be surveyed and reported upon by some competent representative. Upon the value of the premises being ascertained the local society will advance some definite proportion thereof, the sum so advanced being secured to the local society by mortgage, and made repayable by fixed instalments. On completing the advance or (in case of societies possessing enough surplus capital) a number of advances, the deeds may be deposited with the Co-operative Wholesale Society under an agreement, and an advance obtained of three-fourths of the certified value at 3½ per cent per annum, repayable, in twenty years, by instalments similar to those payable by the respective members of their society. Under this scheme the surplus capital of the movement may be largely utilised, the influence and usefulness of local societies largely augmented, and the individual Co-operator made independent of private landlord or mortgagee.

The existence of the Ship Canal, by which produce is brought almost to the doors of the Manchester premises, has specially affected the grocery warehouse, which is now called upon to store large quantities of green and dried fruit, &c., previously held at Liverpool.

At Newcastle a handsome pile of buildings has been erected in Blandford Street, containing warehouses, offices, and meeting-hall. The illustration, which is included with the other plates, conveys a fair idea of the magnitude and beauty of these premises. Such striking erections, arresting the attention of every passer-by, are fitting accompaniments to a movement that has demonstrated its power to secure to its adherents greater beauty of life and enlarged scope for service. On the Newcastle quay the Society has secured a large plot of land, and is about to erect a warehouse of its own, to be six storeys in height, and from which a covered gangway will run to the quay front in connection with the new warehouses and extensions (for which the Corporation has got Parliamentary powers). These arrangements will make the warehouse very convenient for the direct unloading from boats into the Society's new warehouse.

The building of a corn mill at Silvertown, on the banks of the Thames, is the most recent development at London, and, when completed, will call for the loyal support of societies in that district. The mill will be constructed on the most approved design, and equipped with modern machinery, and it will only remain that the retail societies should recognise their privileges and responsibilities to ensure its successful working. A description in detail of the mill and machinery precedes this article.

THE PRODUCTIVE WORKS.

In dealing with these departments we shall compare present results with those of 1893, as in the "Annual" of that year articles appeared descriptive of the works then existing. The progress and development of these will be referred to, and later enterprises in this direction briefly described. In some of the productions headway has had to be made against strong currents of prejudice and competition, and not only had opposition to be overcome, but also the lukewarmness of friends. Despite all, however, we are able to record encouraging advance as a whole. During 1893 the supplies from the C.W.S. factories amounted to £771,019; for the year ending June, 1898, the figures are £1,535,434. This increase, although considerable, would have been much greater but for the difficulty encountered in establishing among the rank and file of the members of retail stores an adequate sense of the relation between them and the Wholesale. There are members to whom

the C.W.S. productions are simply a few amongst many competitors for trade, and until the truth that the Wholesale is *their own* institution is thoroughly recognised progress cannot be accelerated to any remarkable extent.

The pioneer productive enterprise of the Wholesale Society, viz., Crumpsall Biscuit and Sweets Factory, has completely outgrown its original brick and mortar garments, and at the time of writing the builders are occupied in preparing premises adequate to the needs of the works. Although the removal of the jam-making to Middleton occasioned vacancy to a certain extent, this was speedily utilised, and the necessity for further room was evident. When the additions are complete the capacity of the works will be increased threefold, three new boilers and two new engines will provide motive power, and the electric light will be fitted throughout the premises. No effort is being spared to render these works competent to deal with the requirements of the societies. Experiments are constantly in hand with the object of perfecting the productions and bringing out new and attractive lines. To a certain degree success has followed, as may be gathered from the fact that, for the September quarter, 1898, the supplies of biscuits, &c., were 39⅝ per cent, sweets 18½ per cent, and table jellies 89½ per cent over the corresponding period last year. Considerable attention has been given to the jellies, which are now brought to a high state of perfection, as may be proved by a trial. Since 1893 a spacious packing department has been erected, containing eleven tables, and underneath is the new cake bakery, which is furnished with six large ovens, of the most improved design, capable of turning out nearly four tons of cake per day.

The Middleton Junction Preserve Works were started in June, 1896, and the results fully justify the outlay on them, seeing that up to March, 1898, £6,963 net profit had been declared. The manufacture of preserves was originally carried on at Crumpsall, but the demands upon the available space for the Biscuit, Sweets, and Sundries Departments were continually growing, and it became imperative to find another site to devote to jam-making. It would not be easy to find a locality better adapted to special work than that at Middleton Junction, about six miles out of Manchester. The railway runs at the back of the works, and a siding has been constructed which enables the trucks to be brought within the walls of the building. After they have been unloaded they are drawn further, and are then ready to receive the finished products for despatch to the stores. It will thus be evident that a great economy in labour and carriage is effected by these means. Besides this advantage, a further one is secured by the canal, which passes within a stone's throw from the front of the works.

The quantity of jam made here is very large; for instance, during the season, lasting from June, 1897, to June, 1898, 4,600 tons has been produced.

At Middleton we compass the extremes, from preserves to pickles, and in both cases the purest ingredients are used, and every care taken to assure the supply of palatable and wholesome articles. The manufacture of candied peel has also been commenced, and bids fair to secure the same appreciation as that bestowed upon the other productions of these works.

Comparing the supplies from Leicester Works for 1893 and the year ending June, 1898, we note the increase to be £46,177, the total of supplies for the latter period being £289,473. While this denotes progress to a certain extent, we may remind our readers that these works are capable of dealing with a much greater trade. The buildings cover an area of two acres, and are equipped with every appliance for turning out a sound, well-finished article. Over 2,000 workpeople are engaged, and it should be the object of all Co-operators to contribute their part towards keeping these workers in full employment.

In this great Co-operative work the financial as well as the material structure has been laid on solid and enduring foundations, and every purchaser of goods is doing his share in building up this great undertaking. What has been done ought not to cause us to fold our arms and rest contented; it ought to be a stimulus to further exertion, to call on our brother workers to join in this great movement. Its object is not selfish aggrandisement. It is for the mutual benefit of every man and woman who takes part in it, to ease the struggle for existence, to make life brighter and better for all, and to pass on with all its power for good to our children's children a noble and worthy inheritance.

The works at Heckmondwike, for a variety of reasons, have been passing through a period of anxiety and change. The sale of the goods made is peculiarly liable to be affected by the unexpected in weather. Besides, a considerable portion of the trade is in pit and similar boots, and dislocation of work in mining districts is bound to react upon this business. However, the corner has been turned, and in the quarter ending March, 1898, a small profit was recorded, which, it is hoped, will prove the precursor of many like results, but of enlarged amounts.

In 1893 the manufacture of soap was carried on at Durham, and during the twenty-two years from 1875 to 1896 the net profit realised was £15,000. In 1895 the factory at Irlam, on the Manchester Ship Canal, was commenced, and up to June, 1898, the working had resulted in a net profit of over £20,000. The weekly output is about 128 tons, and, in order to show the

improvement of which the figures are capable, we may mention that out of a weekly sale of 400 tons of soap only 128 come from Irlam. The Candle Department is in operation, and during the quarter ending June, 1898, the value of supplies in this commodity was about £5,200. By efficient management and close attention in production the Wholesale Society is enabled to provide the societies with soap and candles of undoubted excellence.

Cloth production, carried on at Batley, continues successful. The following figures indicate the progress:—The supplies in 1893 amounted to £17,513, with a net profit of £311; the supplies for the year ended September, 1898, amounted to £31,831, with a net profit of £970. These are net profits, after paying all charges, including interest and depreciation, and maintenance of plant and buildings. During the year 1898 considerable enlargements and alterations have taken place to enable us to cope with this increasing business. The carding and spinning plant has been increased 50 per cent with the newest and most recent machinery procurable. It is gratifying to be able to record that Batley cloths have made for themselves a name in the Co-operative world, and are readily sold in all the branches, as well as in the Scottish Wholesale. We desire to commend these facts and figures to our readers, and beg that they will seriously consider them, and do whatever they can to further the interests of our Batley Mill, not only in their own families, but in the social circles in which they move. At any time, when in the neighbourhood, the manager will be glad to conduct any Co-operative visitors over the premises, and let them see what is being done with their own capital at the Batley Mill in the way of manufacturing best classes of woollen and worsted goods.

The Clothing Factory at Leeds is another department which gives evidence of increasing activity, the value of supplies for the year ending June, 1898, being £33,773, as against £18,122 in 1893. Both at this factory and at that situated in Broughton the arrangements for the convenience and health of the employés are a first consideration. If the conditions of labour enter at all into the consideration of Co-operators, the production of these factories should be in great demand.

We hear a great deal nowadays about evils of sweating and other injurious conditions that are attendant upon certain manufactures, and many earnest reformers are seeking effectual remedies. Amongst the trades that have attained unenviable notoriety in this respect the shirt, underclothing, and mantle industries are conspicuous. It, therefore, concerns all who advocate the abolition of these evils to know that goods such as those specified may be bought free from the taint of ill-requited labour. The Co-operative

Wholesale Society manufactures these articles in well-lighted, well-ventilated apartments, and pays fair wages to the workers, and, by supplying these garments to Co-operative Societies, gives to all an opportunity of practising their theories of reform.

In 1893 the value of supplies from Dunston Mill was £311,508; for the year ending June, 1898, the value was £596,506, practically an increase of £285,000, figures which are very eloquent. Since the commencement of the mill in 1891 expenses have been provided for to the extent of £233,465, and only once since 1894 has a loss been recorded. This mill has had, from the very beginning, to encounter strenuous and unscrupulous opposition; before the building was finished the report of a ring being formed by the millers of the north to prevent the success of the venture caused a vigorous impetus to be given to the work, with the result that the ring collapsed. Since then several determined attempts have been made to bring disaster, but so far "vice has been vanquished and virtue been victorious," although the contest has been sharp and close. Whilst these recurring conflicts have sometimes exerted a depressing influence on the work of the mill, its presence and activity have stood often as a barrier between the consumer and exorbitant prices. If a greater interest can be awakened and maintained in the working of Dunston Mill—if the significance of so extensive a property owned by working men is more fully appreciated—the usefulness of this important department will be greatly augmented.

The West Hartlepool Lard Refinery and Egg Pickling Warehouse was acquired in 1896. The first two quarters' working showed losses; but since that time profits have been characteristic, and up to June, 1898, the net profit made at the refinery was £2,150. For the last six months over 1,220 tons of lard were rendered and turned out, which is guaranteed for its purity and strength; also over 1,200,000 eggs were pickled and sold to the societies.

The Cabinet Factory cannot be deemed successful, if viewed exclusively from the standpoint of profit-making. But, although pessimistic opinions may be considered justifiable, there are other aspects of the matter which should not be overlooked, and which militate against financial gain. In the first place, fair wages are paid to the workers, whereas in many of the private factories in Manchester the conditions of service are very different. Then, again, the class of work for which the greatest demand exists is of the cheaper kind, which offers very little margin for profit. It is the more expensive and better furniture that can be made to pay. For this kind of work there is only a fitful call, but if purchasers would ascertain that their goods are of C.W.S. make the trade would doubtless show considerable improvement.

In January, 1895, the Society opened a printing works in Holgate Street, Manchester, where, in a short time, 150 employés were engaged in letterpress printing, bookbinding, and paper-ruling. From its start the business was a thorough success, and before the end of the first year the Holgate Street premises were found quite inadequate. The "Annual" for 1897, 1898, and the present one were all printed and bound in the Society's works. The "Wheatsheaf" Record, started in July, 1896, and issued monthly to societies who have special local matter inserted, is a further proof that the work turned out is second to none in style and finish. In July, 1898, the business was transferred to new and commodious premises in Longsight, about 2½ miles from Balloon Street. The new building is 220ft. square, and covered by a glass roof. The great room thus formed is divided by low partitions into three portions, one containing the letterpress and lithographic machines, the middle being the composing-room, and the remaining one including the bookbinding, pattern-card making, and ruling departments. A large basement is excavated under the composing and binding rooms, leaving the machine-room with a solid foundation. This basement is used as a paper stockroom and packing-room, and a large portion of it will ultimately be occupied with heavy machinery. As will be seen from the mention of lithographic machines, this class of printing is now done, and has incidentally led to the engagement of a staff of six artists. The lithographic work for the C.W.S. Tea Department alone would keep a fair-sized printing works going. A striking feature in these works is the absence of gearing, shafting, and belts. The machinery is entirely driven by electricity, each machine having its own motor. This system has everything in its favour, and is adopted in most of the large works now being built. The building is lighted by electricity, which is supplied with that for the motors from an installation on the premises. In addition to the general printing for the Wholesale Society and its various productive works, the Longsight Printing Works execute work of all kinds for retail societies.

The fact that the annual trade in tobacco, cigars, and snuff was about £215,000 naturally suggested that the Wholesale might find here an opportunity to employ capital profitably, and, after mature deliberation, it was decided to start in Sharp Street, Manchester. The venture promises well, as already the trade has reached £2,600 per week, and considerable extension of the premises is under way. As the tastes of various districts are noted and met by the factory the demand will no doubt be considerably enlarged. The result of the first 15½ weeks' working shows a profit of £351. 6s. 8d. This must be considered as a remarkably good beginning, as it is not

always possible to show a balance on the right side of the account during the first period of the working of a productive department. The indications are thus favourable, and, given the necessary support, success is certain.

The acquisition of the Hare Hill Mills, Littleborough, from the Lancashire and Yorkshire Productive Society, should prove beneficial and profitable, as the flannels manufactured have an established reputation for excellence and value.

The Tea, Coffee, and Cocoa Department has been compelled to enlarge its boundaries from time to time, and further extension of the old premises in Rupert Street (which had been in use for tea blending for fifteen years) being impossible, the present imposing structure—100, Leman Street—was completed and formally opened in March, 1897. This building, which comprises nearly 1,000,000 cubic feet, is fitted up with every modern appliance; the mixers number four, and are capable of dealing with upwards of 300,000 lbs. of tea per week. The old-fashioned way of packing tea into quarter-lb. and half-lb. packets by hand is largely superseded by patent machines, each turning out nearly 11 packets per minute, the tea being automatically weighed to a leaf by an electric machine; and as nearly all the kinds used are British grown, in India or Ceylon, and are, except the plucking, manipulated entirely by machinery, the result is that it is untouched by hand from the time it leaves the shrub to the spoonfuls put into the teapot.

Another phase worthy of notice is the development of trade with societies on the Continent, in America, and our Colonies, and we can truly say that our reputation is world-wide. We would like to give a word of warning regarding common, low-priced teas, which, through extensive advertising, are gaining favour with the general public and at the same time bringing down the condemnation of the medical profession. Good tea, for which a fair price must be paid, gives greater satisfaction in the long run, as it contains the smallest amount of astringency and tannin with the greatest amount of theine, and therefore does not act deleteriously on the system.

The enormous advertising during the last season of "quack" cocoas, which are warranted to cure every ill that flesh is heir to, has had the effect of forcing this article into consumption, and the public are now considering whether it is good to take physic with their meals or recognise the proper province of the chemist and apply to him when they require it. They are quickly deciding on the latter course, with the result that the sale of the C.W.S. pure cocoas is increasing at a rapid rate, and extensions both in buildings and machinery are being carried out in order to cope with the demand.

CO-OPERATIVE SOCIETIES IN THE UNITED KINGDOM.

STATISTICS SHOWING THE POSITION AND PROGRESS OF THE CO-OPERATIVE MOVEMENT FROM 1862 TO 1896.

THESE tables have been brought up to date on the basis of the Annual Returns by Societies to the Registrar of Friendly Societies, and corrected by the more recent returns to the Co-operative Union.

The tables refer to the United Kingdom, England and Wales, Scotland, and Ireland, and give the comparison between the figures of 1896 and those of ten years ago. We have also inserted below the figures relating to profits devoted to Education.

CO-OPERATION IN THE UNITED KINGDOM DURING 1886 AND 1896.

	1886.	1896.	INCREASE PER CENT.
Societies (making returns) ..No.	1,486	2,010	35
Members.....No.	894,488	1,534,824	71
Capital (share and loan) .....£	11,907,542	23,022,371	93
Sales .....£	32,730,745	59,951,635	83
Profits.....£	3,070,111	5,990,023	95
Profits devoted to Education..£	19,878	46,895	136

CO-OPERATION IN ENGLAND AND WALES DURING 1886 AND 1896.

	1886.	1896.	INCREASE PER CENT.
Societies (making returns) ..No.	1,141	1,554	36
Members.....No.	751,117	1,264,763	68
Capital (share and loan) .....£	10,345,057	18,573,543	79
Sales .....£	26,747,174	47,331,384	77
Profits.....£	2,476,651	4,569,782	84
Profits devoted to Education..£	18,440	40,269	118

CO-OPERATION IN SCOTLAND DURING 1886 AND 1896.

	1886.	1896.	INCREASE PER CENT.
Societies (making returns) ..No.	333	354	6
Members.....No.	142,036	260,520	83
Capital (share and loan) .....£	1,552,967	4,390,529	182
Sales .....£	5,937,070	12,130,468	104
Profits.....£	590,785	1,413,873	139
Profits devoted to Education..£	1,438	6,626	360

CO-OPERATION IN IRELAND DURING 1886 AND 1896.

	1886.	1896.
Societies (making returns) .....No.	12	102
Members.....No.	1,335	9,541
Capital (share and loan) .....£	9,518	58,299
Sales .....£	46,501	489,783
Profits.....£	2,675	6,368

CO-OPERATIVE SOCIETIES,

TABLE (1).—General Summary *of* Returns

(Compiled from Official

Year.	No. of Societies			Number of Members.	Capital at End of Year.		Sales.	Net Profit.
	Registered in the Year.	Not Making Returns.	Making Returns.		Share.	Loan.		
					£	£	£	£
1862	*a*454	*f*68	332	90,341	428,376	54,499	2,333,523	165,562
1863	51	73	381	111,163	579,902	76,738	2,673,778	216,005
1864	146	110	394	*b*129,429	684,182	89,122	2,836,606	224,460
1865	101	182	403	*b*124,659	819,367	107,263	3,373,847	279,226
1866	163	240	441	*b*144,072	1,046,310	118,023	4,462,676	372,307
1867	137	192	577	171,897	1,475,199	136,734	6,001,153	398,578
1868	190	93	673	211,781	1,711,643	177,706	7,122,360	424,420
1869	65	133	754	229,861	1,816,672	179,054	7,353,363	438,101
1870	67	153	748	248,108	2,035,626	197,029	8,201,685	553,435
1871	56	235	746	262,188	2,305,951	215,453	9,463,771	666,399
1872	141	113	935	330,550	2,969,573	371,541	13,012,120	936,715
1873	226	138	983	387,765	3,581,405	496,830	15,639,714	1,110,658
1874	130	232	1,031	412,733	3,905,093	587,342	16,374,053	1,228,038
1875	117	285	1,170	480,076	4,403,547	849,990	18,499,901	1,429,090
1876	82	177	1,167	508,067	5,141,390	919,772	19,921,054	1,743,980
1877	67	246	1,148	529,081	5,445,449	1,073,275	21,390,447	1,924,551
1878	52	121	1,185	560,993	5,647,443	1,145,717	21,402,219	1,837,660
1879	52	146	1,151	572,621	5,755,522	1,496,343	20,382,772	1,857,790
1880	69	100	1,183	604,063	6,232,093	1,341,290	23,248,314	*c*1,868,599
1881	66	..	1,240	643,617	6,940,173	1,483,583	24,945,063	1,981,109
1882	67	115	1,288	687,158	7,591,241	1,622,431	27,541,212	2,155,398
1883	55	170	1,291	729,957	7,921,356	1,577,086	29,336,028	2,434,996
1884	78	63	1,400	797,950	8,646,188	1,830,836	30,424,101	2,723,794
1885	84	50	1,441	850,659	9,211,259	1,945,834	31,305,910	2,988,690
1886	83	65	1,486	894,488	9,747,452	2,160,090	32,730,745	3,070,111
1887	87	145	1,516	967,828	10,344,216	2,253,576	34,483,771	3,190,309
1888	100	140	1,592	1,011,258	10,946,219	2,452,887	37,793,903	3,454,974
1889	193	123	1,621	1,071,089	11,687,912	2,923,711	40,674,673	3,734,546
1890	122	159	1,647	1,140,573	12,783,629	3,169,155	43,731,669	4,275,617
1891	117	122	1,684	1,207,511	13,847,705	3,393,394	49,024,171	4,718,532
1892	127	24	1,791	1,284,843	14,647,707	3,773,616	51,060,854	4,743,352
1893	106	59	1,825	1,340,318	15,318,665	3,874,954	51,803,836	4,610,657
1894	113	61	1,930	1,373,004	15,756,064	4,064,681	52,110,800	4,928,838
1895	123	113	1,966	1,430,340	16,749,826	4,581,573	55,100,249	5,389,071
1896	128	134	2,010	1,534,824	18,236,040	4,786,331	59,951,635	5,990,023
						Totals ..	£875,711,976	£78,065,591

a The Total Number Registered to the end of 1862. *b* Reduced by 18,278 for 1864, 23,927 for 1865, and were included in the returns from the Retail Societies. *c* Estimated on the basis of the returns made to sum to be Investments other than in Trade. Estimated. *g* Investments and other Assets.

UNITED KINGDOM.

for each Year, from 1862 to 1896 inclusive.

Sources, and Corrected.)

Trade Expenses.	Trade Stock.	Capital Invested in: Industrial and Provident Societies, and other than Trade.	Capital Invested in: Joint-stock Companies.	Profit Devoted to Education.	Amount of Reserve Fund.	Year.
£	£	£	£	£	£	
127,749	....	....	....	....	....	1862
167,620	....	....	....	....	....	1863
163,147	....	....	....	....	....	1864
181,766	....	....	....	....	....	1865
219,746	....	....	....	....	....	1866
255,923	583,539	*d*494,429	....	3,203	32,629	1867
294,451	671,165	137,397	166,398	3,636	33,109	1868
280,116	784,847	117,586	178,367	3,814	38,630	1869
311,910	912,102	126,736	204,876	4,275	52,990	1870
346,415	1,029,446	145,004	262,594	5,097	66,631	1871
479,130	1,383,063	318,477	382,846	6,696	93,601	1872
556,540	1,627,402	370,402	449,039	7,107	102,722	1873
594,455	1,781,053	418,301	522,081	7,949	116,829	1874
686,178	2,095,675	667,825	553,454	10,879	241,930	1875
1,279,856	2,664,042	....	....	....	....	1876
1,381,961	2,648,282	....	....	....	....	1877
1,494,607	2,609,729	....	....	....	....	1878
1,537,138	2,857,214	....	....	....	....	1879
1,429,160	2,880,076	*e*3,447,347	....	13,910	....	1880
....	3,053,333	....	....	13,825	....	1881
1,690,107	3,452,942	*e*4,281,264	....	14,778	....	1882
1,826,804	3,709,555	*e*4,497,718	....	16,788	....	1883
1,936,485	3,575,836	*e*4,550,890	....	19,154	....	1884
2,082,539	3,729,492	*e*5,433,120	....	20,712	....	1885
1,800,347	4,072,765	*e*3,858,940	....	19,878	....	1886
1,960,374	4,360,836	*e*4,491,483	....	21,380	....	1887
2,045,391	4,556,593	*e*5,233,859	....	24,245	....	1888
2,182,775	4,795,132	*e*5,833,278	....	25,455	....	1889
2,361,319	5,141,750	*e*6,958,787	....	27,587	....	1890
2,621,091	5,838,370	*e*6,394,867	....	30,087	....	1891
2,902,994	6,175,287	*e*6,952,906	....	32,753	....	1892
3,181,818	6,314,715	*e*7,089,689	....	32,677	....	1893
3,267,288	5,905,442	*e*7,174,736	....	36,553	....	1894
3,478,036	6,333,102	*e*7,880,602	....	41,491	....	1895
3,786,063	6,844,018	*g*13,929,329	....	46,895	....	1896

30,921 for 1866, being the number of "Individual Members" returned by the Wholesale Society, and which the Central Co-operative Board for 1881. *d* Includes Joint-stock Companies. *e* The return states this

CO-OPERATIVE SOCIETIES,

TABLE (2).—General Summary *of* Returns

(Compiled from Official

Year.	No. of Societies			Number of Members.	Capital at End of Year.		Sales.	Net Profit.
	Registered in the Year.	Not Making Returns.	Making Returns.		Share.	Loan.		
					£	£	£	£
1862	*a*454	*f*68	332	90,341	428,376	54,499	2,333,523	165,562
1863	51	73	381	111,163	579,902	76,738	2,673,778	216,005
1864	146	110	394	*b*129,429	684,182	89,122	2,836,606	224,460
1865	101	182	403	*b*124,659	819,367	107,263	3,373,847	279,226
1866	163	240	441	*b*144,072	1,046,310	118,023	4,462,676	372,307
1867	137	192	577	171,897	1,475,199	136,734	6,001,153	398,578
1868	190	93	673	211,781	1,711,643	177,706	7,122,360	424,420
1869	65	133	754	229,861	1,816,672	179,054	7,353,363	438,101
1870	67	153	748	248,108	2,035,626	197,029	8,201,685	553,435
1871	56	235	746	262,188	2,305,951	215,453	9,463,771	666,399
1872	138	104	927	339,986	2,968,758	371,531	12,992,345	935,551
1873	225	135	978	387,301	3,579,962	496,740	15,623,553	1,109,795
1874	128	227	1,026	412,252	3,903,608	586,972	16,358,278	1,227,226
1875	116	283	1,163	479,284	4,793,909	844,620	18,484,382	1,427,365
1876	82	170	1,165	507,857	5,140,219	919,762	19,909,699	1,742,501
1877	66	240	1,144	528,576	5,437,959	1,073,265	21,374,013	1,922,361
1878	52	119	1,181	560,703	5,645,883	1,145,707	21,385,646	1,836,371
1879	51	146	1,145	573,084	5,747,907	1,496,143	20,365,602	1,856,308
1880	67	100	1,177	603,541	6,224,271	1,341,190	23,231,677	*c*1,866,839
1881	62	..	1,230	642,783	6,937,284	1,483,583	24,926,005	1,979,576
1882	66	113	1,276	685,981	7,581,739	1,622,253	27,509,055	2,153,699
1883	55	165	1,282	728,905	7,912,216	1,576,845	29,303,441	2,432,621
1884	76	57	1,391	896,845	8,636,960	1,830,624	30,392,112	2,722,103
1885	84	47	1,431	849,616	9,202,138	1,945,508	31,273,156	2,986,155
1886	82	62	1,474	893,153	9,738,278	2,159,746	32,684,244	3,067,436
1887	84	140	1,504	966,403	10,333,069	2,252,672	34,437,879	3,187,902
1888	100	130	1,579	1,009,773	10,935,031	2,452,158	37,742,429	3,451,577
1889	89	118	1,608	1,069,396	11,677,286	2,923,506	40,618,060	3,731,966
1890	110	151	1,631	1,138,780	12,776,733	3,168,788	43,667,363	4,273,010
1891	95	108	1,656	1,205,244	13,832,158	3,390,076	48,921,697	4,714,298
1892	118	14	1,753	1,282,103	14,627,570	3,766,737	50,902,681	4,739,771
1893	98	42	1,784	1,336,731	15,297,470	3,867,305	51,577,727	4,606,811
1894	101	43	1,880	1,368,944	15,732,061	4,054,172	51,846,349	4,923,027
1895	78	70	1,895	1,423,632	16,726,623	4,570,116	54,758,400	5,382,862
1896	92	87	1,908	1,525,283	18,197,828	4,766,244	59,461,852	5,983,655
						Totals ..	£873,570,407	£77,999,279

a The Total Number Registered to the end of 1862. *b* Reduced by 18,278 for 1864, 23,927 for 1865, and were included in the returns from the Retail Societies. *c* Estimated on the basis of the returns made to sum to be Investments other than in Trade. Estimated. *g* Investments and other Assets.

GREAT BRITAIN.

for each Year, from 1862 to 1896 inclusive.

Sources, and Corrected.)

Trade Expenses.	Trade Stock.	Capital Invested in: Industrial and Provident Societies, and other than Trade.	Capital Invested in: Joint-stock Companies.	Profit Devoted to Education.	Amount of Reserve Fund.	Year.
£	£	£	£	£	£	
127,749	....	....	....	....	....	1862
167,620	....	....	....	....	....	1863
163,147	....	....	....	....	....	1864
181,766	....	....	....	....	....	1865
219,746	....	....	....	....	....	1866
255,923	583,539	*d*494,429	....	3,203	32,629	1867
294,451	671,165	137,397	166,398	3,636	33,109	1868
280,116	784,847	117,586	178,367	3,814	38,630	1869
311,910	912,102	126,736	204,876	4,275	52,990	1870
346,415	1,029,446	145,004	262,594	5,097	66,631	1871
477,846	1,383,063	318,477	382,846	6,696	93,601	1872
555,766	1,627,402	370,402	449,039	7,107	102,722	1873
593,548	1,781,053	418,301	522,081	7,949	116,829	1874
685,118	2,094,325	667,825	553,454	10,879	241,930	1875
1,279,392	2,664,042	....	....	....	....	1876
1,381,285	2,647,309	....	....	....	....	1877
1,493,842	2,609,729	....	....	....	....	1878
1,536,282	2,857,214	....	....	....	....	1879
1,428,303	2,878,832	*e*3,429,935	17,407	13,910	....	1880
....	3,051,665	....	....	13,822	....	1881
1,689,823	3,450,481	*e*4,281,243	....	14,778	....	1882
1,818,880	3,706,978	*e*4,490,477	....	16,788	....	1883
1,933,297	3,572,226	*e*4,543,388	....	19,154	....	1884
2,080,427	3,726,756	*e*5,425,319	....	20,712	....	1885
1,797,696	4,068,831	*e*3,858,451	....	19,878	....	1886
1,957,873	4,354,857	*e*4,490,674	....	21,380	....	1887
2,041,566	4,550,743	*e*5,233,349	....	24,238	....	1888
2,178,961	4,789,170	*e*5,832,435	....	25,455	....	1889
2,357,647	5,136,580	*e*6,958,131	....	27,587	....	1890
2,617,200	5,832,573	*e*6,390,827	....	30,087	....	1891
2,897,117	6,168,947	*e*6,946,321	....	32,753	....	1892
3,174,460	6,309,624	*e*7,076,071	....	32,677	....	1893
3,256,156	5,898,804	*e*7,169,710	....	36,553	....	1894
3,465,905	6,323,781	*e*7,876,837	....	41,491	....	1895
3,767,651	6,828,943	*g*13,895,043	....	46,895	....	1896

30,921 for 1865, being the number of "Individual Members" returned by the Wholesale Society, and which the Central Co-operative Board for 1881. *d* Includes Joint-stock Companies. *e* The return states this

CO-OPERATIVE SOCIETIES,

TABLE (3).—General Summary *of* Returns

(Compiled from Official

Year.	No. of Societies			Number of Members.	Capital at End of Year.		Sales.	Net Profit.
	Registered in the Year.	Not Making Returns.	Making Returns.		Share.	Loan.		
					£	£	£	£
1862	454	68	332	90,341	428,376	54,499	2,333,523	165,562
1863	51	73	381	111,163	579,902	76,738	2,673,778	216,005
1864	146	110	394	129,429	684,182	89,122	2,836,606	224,460
1865	101	182	403	124,659	819,367	107,263	3,373,847	279,226
1866	163	240	441	144,072	1,046,310	118,023	4,462,676	372,307
1867	137	192	577	171,897	1,475,199	136,734	6,001,153	398,578
1868	190	93	673	211,781	1,711,643	177,706	7,122,360	424,420
1869	65	133	754	229,861	1,816,672	179,054	7,353,363	438,101
1870	67	153	748	248,108	2,035,626	197,029	8,201,685	553,435
1871	56	235	746	262,188	2,305,951	215,453	9,463,771	666,399
1872	113	66	749	301,157	2,786,965	344,509	11,397,225	809,237
1873	186	69	790	340,930	3,344,104	431,808	13,651,127	959,493
1874	113	177	810	357,821	3,653,582	498,052	14,295,762	1,072,139
1875	98	237	926	420,024	4,470,857	742,073	16,206,570	1,250,570
1876	72	113	937	444,547	4,825,642	774,809	17,619,247	1,541,384
1877	58	186	896	461,666	5,092,958	916,955	18,697,788	1,680,370
1878	48	65	963	490,584	5,264,855	965,499	18,719,081	1,583,925
1879	40	106	937	504,117	5,374,179	1,324,970	17,816,037	1,598,156
1880	53	62	953	526,686	5,806,545	1,124,795	20,129,217	1,600,000
1881	50	..	971	552,353	6,431,553	1,205,145	21,276,850	1,657,564
1882	51	82	1,012	593,262	7,058,025	1,293,595	23,607,809	1,814,375
1883	42	158	990	622,871	7,281,448	1,203,764	24,776,980	2,036,826
1884	64	48	1,079	672,780	7,879,686	1,359,007	25,600,250	2,237,210
1885	73	47	1,114	717,019	8,364,367	1,408,941	25,858,065	2,419,615
1886	67	61	1,141	751,117	8,793,068	1,551,989	26,747,174	2,476,651
1887	73	139	1,170	813,537	9,269,422	1,598,420	28,221,988	2,542,884
1888	94	125	1,244	850,020	9,793,852	1,743,890	30,350,048	2,766,131
1889	81	112	1,268	897,841	10,424,169	2,098,100	33,016,341	2,981,543
1890	103	149	1,290	955,393	11,380,210	2,196,364	35,367,102	3,393,991
1891	88	108	1,313	1,008,448	12,253,427	2,260,686	39,617,376	3,781,254
1892	106	12	1,404	1,073,739	12,848,024	2,487,499	40,827,931	3,701,402
1893	92	40	1,432	1,119,210	13,400,837	2,453,723	41,483,346	3,592,856
1894	96	41	1,525	1,139,535	13,668,938	2,520,779	41,731,223	3,841,723
1895	68	69	1,530	1,191,766	14,511,314	2,803,917	44,003,888	4,194,876
1896	88	84	1,554	1,264,763	15,620,803	2,952,740	47,331,384	4,569,782
						Totals ..	£732,172,571	£63,842,450

ENGLAND AND WALES.

for each Year, from 1862 to 1896 inclusive.

Sources, and Corrected.)

Trade Expenses.	Trade Stock.	Capital Invested in: Industrial and Provident Societies, and other than Trade.	Capital Invested in: Joint-stock Companies.	Profit Devoted to Education.	Amount of Reserve Fund.	Year.
£	£	£	£	£	£	
127,749	....	....	....	....	....	1862
167,620	....	....	....	....	....	1863
163,147	....	....	....	....	....	1864
181,766	....	....	....	....	....	1865
219,746	....	....	....	....	....	1866
255,923	583,539	494,429	....	3,203	32,629	1867
294,451	671,165	137,397	166,398	3,636	33,109	1868
280,116	784,847	117,586	178,367	3,814	38,630	1869
311,910	912,102	126,736	204,876	4,275	52,990	1870
346,415	1,029,446	145,004	262,594	5,097	66,631	1871
419,567	1,219,092	300,712	380,043	6,461	79,292	1872
488,464	1,439,137	337,811	443,724	6,864	83,149	1873
517,445	1,572,264	386,640	510,057	7,486	98,732	1874
598,080	1,852,437	636,400	538,140	10,454	220,011	1875
1,137,053	2,377,380	....	....	....	....	1876
1,222,664	2,310,041	....	....	....	....	1877
1,315,364	2,286,795	....	....	....	....	1878
1,353,832	2,486,704	....	....	....	....	1879
1,235,875	2,512,039	†3,226,370	....	13,262	....	1880
....	2,585,443	....	....	13,314	....	1881
1,499,633	2,969,957	†3,919,455	....	14,070	....	1882
1,606,424	3,160,569	†4,113,995	....	15,903	....	1883
1,684,070	2,932,817	†4,118,751	....	18,062	....	1884
1,825,717	3,044,534	†4,811,819	....	19,374	....	1885
1,525,194	3,323,450	†3,475,319	....	18,440	....	1886
1,670,290	3,512,626	†4,112,807	....	19,707	....	1887
1,743,838	3,687,394	†4,868,141	....	22,391	....	1888
1,849,811	3,856,498	†5,386,444	....	23,388	....	1889
1,996,438	4,121,400	†6,407,701	....	24,919	....	1890
2,207,143	4,691,801	†5,749,811	....	27,196	....	1891
2,420,270	4,947,231	†6,154,426	....	29,105	....	1892
2,645,989	5,032,623	†6,234,093	....	29,151	....	1893
2,687,388	4,763,953	†6,054,847	....	32,503	....	1894
2,881,742	5,108,794	†6,625,724	....	36,433	....	1895
3,097,516	5,535,227	‡11,303,924	....	40,269	....	1896

†Investments other than in Trade. ‡Investments and other Assets.

CO-OPERATIVE

TABLE (4).—General Summary *of* Returns

(Compiled from Official

Year.	Number of Societies			Number of Members.	Capital at End of Year.	
	Registered.	Not Making Returns.	Making Returns.		Share.	Loan.
					£	£
1872	25	38	178	38,829	181,793	27,022
1873	39	66	188	46,371	235,858	64,932
1874	15	50	216	54,431	250,026	88,920
1875	18	46	237	59,260	323,052	102,547
1876	10	57	228	63,310	314,577	144,953
1877	8	54	248	66,910	345,001	156,310
1878	4	54	218	70,119	381,028	180,208
1879	11	*40	208	68,967	373,728	171,173
1880	14	38	224	76,855	417,726	216,395
1881	12	9	259	90,430	505,731	278,438
1882	15	31	264	92,719	523,714	328,658
1883	13	7	292	106,034	630,768	373,081
1884	12	9	312	124,065	757,274	471,617
1885	11	..	317	132,597	837,771	536,567
1886	15	1	333	142,036	945,210	607,757
1887	11	1	334	152,866	1,063,647	654,252
1888	5	5	335	159,753	1,141,179	708,268
1889	8	6	340	171,555	1,253,117	825,406
1890	7	2	341	183,387	1,396,523	972,424
1891	7	..	343	196,796	1,578,731	1,129,390
1892	12	2	349	208,364	1,779,546	1,279,238
1893	6	2	352	217,521	1,896,633	1,413,582
1894	5	2	355	229,409	2,063,123	1,533,393
1895	10	1	365	231,866	2,215,309	1,766,199
1896	4	3	354	260,520	2,577,025	1,813,504
						Totals..£

* Not stated, but estimated at about 40.

SOCIETIES, SCOTLAND.

for each Year, from 1872 to 1896 inclusive.

Sources, and Corrected.)

Sales.	Net Profit.	Trade Expenses.	Trade Stock.	Capital Invested in		Profit Devoted to Education.	Amount of Reserve Fund.	Year.
				Industrial and Provident Societies, and other than Trade.	Joint-stock Companies.			
£	£	£	£	£	£	£	£	
1,595,120	126,314	58,279	163,971	17,765	2,803	235	14,309	1872
1,972,426	150,302	67,302	188,265	32,591	5,315	243	19,573	1873
2,062,516	155,087	76,103	208,789	31,661	12,024	463	18,097	1874
2,277,812	176,795	87,038	241,888	31,425	15,314	425	21,919	1875
2,290,452	201,117	142,339	286,662	..	..	..	..	1876
2,676,225	241,991	158,621	337,268	..	..	..	..	1877
2,666,565	252,446	178,478	322,934	..	..	..	..	1878
2,549,565	258,152	182,450	370,510	..	..	..	..	1879
3,102,460	266,839	142,428	366,793	203,565	17,407	648	..	1880
3,649,155	322,012	..	466,222	..	..	508	..	1881
3,901,246	339,324	190,190	480,524	†361,788	..	708	..	1882
4,526,461	395,795	212,456	546,409	†376,482	..	885	..	1883
4,791,862	484,893	249,227	639,409	†424,637	..	1,092	..	1884
5,415,091	566,540	254,710	682,222	†613,500	..	1,338	..	1885
5,937,070	590,785	272,502	745,381	†383,132	..	1,438	..	1886
6,215,891	645,018	287,583	842,231	†377,867	..	1,673	..	1887
7,392,381	685,446	297,728	863,349	†365,208	..	1,847	..	1888
7,601,719	750,423	329,150	932,672	†445,991	..	2,067	..	1889
8,300,261	879,019	361,209	1,015,180	†550,430	..	2,668	..	1890
9,304,321	933,044	410,057	1,140,772	†641,016	..	2,891	..	1891
10,074,750	1,038,369	476,847	1,221,716	†791,895	..	3,648	..	1892
10,094,381	1,013,955	528,471	1,277,001	†841,978	..	3,526	..	1893
10,115,126	1,081,304	568,768	1,134,851	†1,114,863	..	4,050	..	1894
10,754,512	1,187,986	584,163	1,214,987	†1,251,063	..	5,058	..	1895
12,130,468	1,413,873	670,135	1,293,716	‡2,591,119	..	6,626	..	1896
41,397,836	14,156,829							

† Investments other than in Trade. ‡ Investments and other Assets.

CO-OPERATIVE SOCIETIES, IRELAND.

TABLE (5).—General Summary *of* Returns *for each Year, from 1872 to 1896 inclusive.*

(Compiled from Official Sources, and Corrected.)

Year.	Number of Societies			Number of Members.	Capital at end of Year.		Sales.	Net Profit.	Trade Expenses.	Trade Stock.	Capital		Profit Devoted to Education.	Amount of Reserve Fund.
	Registered.	Not Making Returns.	Making Returns.		Share.	Loan.					Invested in Industrial and Prov. Societies.	Invested in Joint-stock Companies.		
					£	£	£	£	£	£	£	£	£	£
1872	3	9	8	564	1,815	10	19,775	1,164	1,284	..	..	..	..	..
1873	1	3	5	464	1,443	90	16,161	863	774	..	..	..	..	..
1874	2	5	5	481	1,485	370	15,775	812	907	..	..	..	..	..
1875	1	2	7	792	9,638	5,370	15,519	1,725	1,060	1,350	..	..	..	67
1876	..	7	2	210	1,171	10	11,355	1,479	464	..	..	..	..	..
1877	1	6	4	505	7,490	10	16,434	2,190	676	973	..	..	..	..
1878	..	2	4	290	1,560	10	16,573	1,289	765	..	..	..	..	15
1879	1	..	6	537	7,615	200	17,170	1,482	856	..	..	..	45	71
1880	2	..	6	522	7,822	100	16,637	1,760	857	1,244	5	..	..	..
1881	4	..	10	834	2,889	..	19,058	1,533	1,039	1,668	8	..	3	..
1882	1	2	12	1,177	9,502	178	32,157	1,699	2,284	2,461	*21	..	..	..
1883	..	5	9	1,052	9,140	241	32,587	2,375	1,924	2,577	*7,241	..	..	..
1884	2	6	9	1,105	9,228	212	31,989	1,691	3,188	3,610	*7,502	..	..	..
1885	..	3	10	1,043	9,121	326	32,754	2,535	2,112	2,736	*7,801	..	..	..
1886	1	3	12	1,335	9,174	344	46,501	2,675	2,651	3,934	..	..	..	..
1887	3	5	12	1,425	11,147	904	45,892	2,407	2,501	5,979	*809	..	..	..
1888	1	10	13	1,485	11,188	729	51,474	3,397	3,825	5,850	*510	..	7	..
1889	4	5	13	1,693	10,626	205	56,613	2,580	3,814	5,962	*843	..	..	..
1890	12	8	16	1,793	6,896	367	64,306	2,607	3,672	5,170	*656	..	..	..
1891	22	14	28	2,267	15,547	3,318	102,474	4,234	3,891	5,797	*4,040	..	..	..
1892	9	10	38	2,740	20,137	6,879	158,173	3,581	5,877	6,340	*6,585	..	..	..
1893	8	17	41	3,587	21,195	7,649	226,109	3,846	7,358	5,091	*13,618	..	..	..
1894	12	18	50	4,060	24,003	10,509	264,451	5,811	11,132	6,638	*5,026	..	..	..
1895	45	43	71	6,708	23,203	11,457	341,849	6,209	12,131	9,321	*3,765	..	..	..
1896	36	47	102	9,541	38,212	20,087	489,783	6,368	18,412	15,075	†34,286	..	..	..
						Totals..	£ 2,141,569	66,312						

*Investments other than in Trade. †Investments and other Assets.

CO-OPERATIVE SOCIETIES IN ENGLAND AND WALES

WITH AN

ANNUAL TRADE IN 1897 OF OVER £200,000.

(See Table 6, pages 466–67.)

THE number of societies under this head is thirty-six, of which fourteen are in Lancashire, ten in Yorkshire, six in Durham, and one each in Derbyshire, Cheshire, Devonshire, Northumberland, Leicestershire, and Kent.

The combined sales of these thirty-six societies amount to £23,605,024, being 50 per cent of the entire sales of societies in England and Wales. The Wholesale Society comes first with a business of £11,920,143, followed by Leeds Society and Corn Mill, with sales amounting to £1,124,094; next come Bolton, Barnsley British, Newcastle-on-Tyne, Pendleton, Sowerby Bridge Corn Mill, Oldham Industrial, Bradford, Burnley, Bishop Auckland, Gateshead, Huddersfield, Plymouth, Halifax, Derby, Bury, and Leigh, all of whose sales considerably exceed £300,000. The sales of the remaining eighteen societies are under that sum.

CO-OPERATIVE SOCIETIES IN ENGLAND AND WALES

WITH AN

ANNUAL TRADE OF BETWEEN £100,000 & £200,000.

(See Table 7, pages 468–69.)

Of the forty-six societies coming under this head for 1897, Lancashire furnishes twelve, Yorkshire thirteen, Durham nine, Cumberland two, Cheshire, Derbyshire, Lincolnshire, Essex, Glamorganshire, Northumberland, Northamptonshire, Gloucestershire, Middlesex, and Norfolk one each. Their total sales are £6,349,160, or 13 per cent of the total sales of societies in England and Wales.

CO-OPERATIVE SOCIETIES,

Bird's-eye View

TABLE (6) showing the Sales of all Societies which,

No.	Names of Societies.	Counties.	1878.	1879.	1880.
			£	£	£
1	Rochdale Equitable Pioneers	Lancashire	299,039	270,070	283,655
2	Rochdale Co-operative Corn Mill	Lancashire	285,920	270,337	301,836
3	Co-operative Wholesale Society	Lancashire	2,705,625	2,645,331	3,339,681
4	Sowerby Bridge Corn Mill	Yorkshire	468,001	447,301	565,194
5	Halifax Industrial	Yorkshire	209,571	....	207,539
6	Leeds Industrial and Corn Mill	Yorkshire	358,865	360,017	412,225
7	Oldham Industrial	Lancashire	279,999	261,813	303,012
8	Bury District	Lancashire	241,886	217,282	231,918
9	Halifax Corn Mill	Yorkshire	224,018	....	....
10	Manchester Equitable	Lancashire	....	208,513	242,966
11	Bolton	Lancashire	....	....	....
12	Gateshead	Durham	....	....	....
13	Barnsley British	Yorkshire	....	....	....
14	Oldham Equitable	Lancashire	....	....	....
15	Huddersfield	Yorkshire	....	....	....
16	Newcastle-on-Tyne	Northumberland	....	....	....
17	Accrington and Church	Lancashire	....	....	....
18	Bishop Auckland	Durham	....	....	....
19	Brighouse	Yorkshire	....	....	....
	Totals	....	5,072,924	4,680,664	5,888,026

No.	Names of Societies.	Counties.	1888.	1889.	1890.
			£	£	£
1	Rochdale Equitable Pioneers	Lancashire	267,727	270,675	270,583
2	Rochdale Co-operative Corn Mill	Lancashire	....	201,159	235,274
3	Co-operative Wholesale Society	Lancashire	6,260,074	7,028,944	7,429,073
4	Sowerby Bridge Corn Mill	Yorkshire	406,185	430,703	472,668
5	Halifax Industrial	Yorkshire	223,217	231,256	241,262
6	Leeds Industrial and Corn Mill	Yorkshire	558,771	639,223	692,435
7	Oldham Industrial	Lancashire	337,368	350,698	345,335
8	Bury District	Lancashire	241,033	246,112	262,624
9	Halifax Corn Mill	Yorkshire	....	....	216,516
10	Manchester Equitable	Lancashire	249,340	267,960	282,957
11	Bolton	Lancashire	357,001	392,458	428,529
12	Gateshead	Durham	272,877	282,186	301,347
13	Barnsley British	Yorkshire	292,635	327,704	395,433
14	Oldham Equitable	Lancashire	233,454	242,959	254,074
15	Huddersfield	Yorkshire	269,865	287,844	294,357
16	Newcastle-on-Tyne	Northumberland	327,911	338,339	380,895
17	Accrington and Church	Lancashire	214,728	209,776	....
18	Bishop Auckland	Durham	212,471	229,224	266,886
19	Brighouse	Yorkshire	209,948	219,917	225,464
20	Bradford	Yorkshire	202,930	224,911	223,265
21	Pendleton	Lancashire	204,501	225,488	240,827
22	Burnley	Lancashire	213,219	238,824	256,530
23	Crook	Durham	....	....	221,269
24	Plymouth	Devonshire	....	....	212,113
25	Derby	Derbyshire	....	....	....
26	Chester-le-Street	Durham	....	....	....
27	Dewsbury	Yorkshire	....	....	....
28	Crewe Friendly	Cheshire	....	....	....
29	Leigh	Lancashire	....	....	....
30	Eccles	Lancashire	....	....	....
31	Sunderland	Durham	....	....	....
32	Leicester	Leicestershire	....	....	....
33	Annfield Plain	Durham	....	....	....
34	Brightside and Carbrook	Yorkshire	....	....	....
35	Woolwich Royal Arsenal	Kent	....	....	....
36	Oldham Star Corn Mill	Lancashire	....	....	....
	Totals	....	11,495,255	12,886,360	14,149,816

ENGLAND AND WALES.

OF SALES.

during the years 1878 to 1897, exceeded £200,000 a year.

1881.	1882.	1883.	1884.	1885.	1886.	1887.	No.
£	£	£	£	£	£	£	
272,141	274,627	276,457	262,270	252,072	246,031	256,736	1
299,672	286,966	259,396	209,912	....	....	....	2
3,574,095	4,038,238	4,546,891	4,675,371	4,793,151	5,223,179	5,713,235	3
589,929	594,664	499,260	395,502	343,723	333,655	357,886	4
....	....	206,058	224,780	226,175	224,870	224,259	5
432,811	438,478	486,784	490,332	495,297	480,204	526,002	6
310,387	320,336	335,672	344,647	330,038	312,230	322,090	7
225,689	240,227	250,123	249,978	256,545	240,239	236,042	8
....	....	....	240,363	203,877	....	222,008	9
242,535	254,124	258,935	240,241	232,998	229,886	233,181	10
219,657	254,414	295,437	326,201	324,467	335,877	327,288	11
200,261	225,202	248,364	248,295	268,720	269,585	266,005	12
....	215,421	253,512	266,616	260,112	283,903	293,876	13
....	210,581	235,678	239,364	227,873	228,946	228,523	14
....	201,718	208,710	....	....	209,426	252,682	15
....	....	239,877	286,686	312,719	338,090	328,848	16
....	....	....	200,608	208,307	209,291	211,226	17
....	....	....	....	....	200,931	209,969	18
....	....	....	....	....	....	204,127	19
6,367,177	7,554,996	8,601,154	8,901,166	8,736,074	9,366,283	10,413,983	

1891.	1892.	1893.	1894.	1895.	1896.	1897.	No.
£	£	£	£	£	£	£	
296,025	302,454	290,238	285,143	290,056	292,335	294,650	1
315,596	254,062	....	....	....	....	230,871	2
8,766,430	9,300,904	9,526,167	9,443,937	10,141,917	11,115,057	11,920,143	3
525,734	457,673	366,081	299,781	286,620	311,878	398,912	4
256,326	272,967	266,725	246,160	255,356	286,576	321,627	5
802,936	861,959	847,063	834,569	883,923	957,333	1,124,094	6
378,008	380,861	361,926	374,773	382,065	392,483	393,758	7
288,821	293,317	281,620	276,310	278,275	289,551	301,694	8
280,226	274,576	218,216	....	....	227,060	286,523	9
298,154	290,960	274,681	269,492	265,740	274,859	291,288	10
496,011	516,906	526,747	545,584	569,213	586,365	581,796	11
334,053	344,797	350,242	333,065	335,241	364,017	359,619	12
498,489	531,964	482,129	471,626	467,172	505,541	529,881	13
271,883	267,446	255,666	260,022	263,909	272,099	284,404	14
312,865	307,116	293,917	272,173	292,567	323,353	341,677	15
432,338	445,004	426,212	376,655	383,985	422,751	481,413	16
206,140	207,945	....	211,498	217,537	229,484	236,103	17
266,886	308,426	297,035	304,806	301,152	330,702	362,870	18
241,008	232,648	216,745	214,331	228,613	244,480	259,852	19
256,500	290,930	304,595	248,977	279,844	321,736	380,158	20
279,942	290,710	307,642	316,979	339,650	376,711	412,106	21
281,727	298,019	291,224	319,630	337,389	360,951	363,413	22
....	203,953	210,006	213,203	202,123	202,271	213,716	23
240,675	240,570	237,235	258,529	274,484	304,404	334,796	24
206,315	213,889	212,984	231,961	242,935	261,598	310,775	25
213,846	202,596	203,801	....	....	....	203,289	26
200,255	237,147	227,499	224,070	235,592	248,825	249,696	27
213,703	226,566	212,947	....	....	200,342	241,460	28
....	231,464	209,765	234,188	253,675	262,282	301,149	29
....	....	....	202,738	212,249	250,340	267,199	30
....	....	....	....	....	210,041	263,240	31
....	....	....	....	....	....	201,952	32
....	....	....	....	....	....	210,073	33
....	....	....	....	....	....	240,901	34
....	....	....	....	....	....	201,723	35
....	....	....	....	....	....	208,203	36
17,160,892	18,287,829	17,699,108	17,270,200	18,224,282	20,425,425	23,605,024	

CO-OPERATIVE SOCIETIES—ENGLAND AND WALES.

Bird's-eye View of Sales.

TABLE (7) showing the Sales *of all* Societies *which, during the years 1894 to 1897, were over £100,000 and under £200,000 a year; also* Sales *of the same* Societies *for the year 1887.*

No.	Name of Society.	County.	1887.	1894.	1895.	1896.	1897.
			£	£	£	£	£
1	Crewe Friendly	Cheshire	139,273	189,764	171,916	(over)	(over)
2	Stockport (Chestergate)	Cheshire	40,600	127,205	135,744	137,167	136,529
3	Carlisle	Cumberland	86,741	117,312	109,041	106,689	120,184
4	Cleator Moor	Cumberland	122,847	130,767	122,412	123,968	130,897
5	Ripley	Derbyshire	56,887	112,241	128,560	141,370	161,581
6	Annfield Plain	Durham	83,967	191,254	192,552	199,362	(over)
7	Blaydon	Durham	165,913	137,211	140,789	150,892	168,760
8	Chester-le-Street	Durham	162,071	199,774	198,337	194,755	(over)
9	Haswell	Durham	100,350	102,576	124,046	126,288	130,616
10	Jarrow Industrial	Durham	36,531	....	....	....	112,015
11	Stockton-on-Tees	Durham	49,294	132,269	137,053	157,007	185,374
12	Sunderland	Durham	55,193	102,165	136,939	(over)	(over)
13	West Stanley	Durham	45,267	120,932	125,855	130,627	144,220
14	Birtley	Durham	63,303	101,995	....	112,298	115,342
15	Ryhope and Silksworth	Durham	56,728	109,924	117,769	117,490	128,753
16	Hartlepools	Durham	19,864	101,415	102,336	106,373	124,348
17	Derwent Flour Mills	Durham	80,966	....	....	....	102,382
18	Stratford	Essex	117,935	144,401	136,775	147,946	176,570
19	Cwmbach and Aberaman	Glamorgan	66,987	127,428	136,917	135,652	140,938
20	Gloucester	Gloucestershire	118,037	....	....	105,388	120,269
21	Woolwich Royal Arsenal	Kent	105,038	139,147	147,462	173,512	(over)
22	Ashton-under-Lyne	Lancashire	42,522	....	....	....	112,925
23	Barrow-in-Furness	Lancashire	36,761	....	101,743	117,296	133,996

			£	£	£	£	£
24	Failsworth	Lancashire	104,840	151,059	156,969	165,170	169,063
25	Farnworth and Kearsley	Lancashire	77,770	121,913	125,341	138,440	148,019
26	Heywood	Lancashire	89,172	115,195	113,800	117,032	120,037
27	Lancaster and Skerton	Lancashire	59,473	....	....	....	104,318
28	Nelson	Lancashire	55,089	132,938	164,418	181,236	180,603
29	Oldham Star Corn Mill	Lancashire	171,363	154,719	151,944	179,834	(over)
30	Over Darwen Industrial	Lancashire	99,911	135,418	140,319	146,547	163,018
31	Preston	Lancashire	101,078	180,770	187,728	198,204	189,614
32	Radcliffe and Pilkington	Lancashire	109,965	138,419	136,501	139,763	135,335
33	Rochdale Corn Mill	Lancashire	149,548	168,449	180,048	178,135	(over)
34	Rochdale Provident	Lancashire	70,676	....	....	104,040	115,543
35	St. Helens	Lancashire	43,801	....	105,058	107,931	131,625
36	Leicester	Leicestershire	137,194	150,303	165,519	187,670	(over)
37	Lincoln	Lincolnshire	114,483	176,380	176,615	183,722	185,271
38	Canteen and Mess	Middlesex	....	....	....	....	102,357
39	Norwich	Norfolk	20,415	....	....	....	108,442
40	Peterboro'	North'mpt'nshire	24,076	....	....	120,002	138,356
41	Cramlington	Northumberland	57,428	118,574	117,720	116,543	128,314
42	Batley	Yorkshire	109,957	123,812	129,111	135,154	138,253
43	Brightside and Carbrook	Yorkshire	18,610	112,540	135,285	193,018	(over)
44	Doncaster	Yorkshire	64,565	119,724	131,504	143,639	159,660
45	Ecclesall, Sheffield	Yorkshire	12,880	....	....	....	128,056
46	Heckmondwike	Yorkshire	141,475	146,421	148,883	157,807	160,444
47	Keighley	Yorkshire	117,378	164,514	170,005	180,714	186,951
48	Masboro'	Yorkshire	51,051	....	....	....	110,008
49	Middlesbrough	Yorkshire	100,137	105,267	107,018	129,194	167,830
50	Morley	Yorkshire	90,570	116,659	121,966	134,777	137,602
51	Sowerby Bridge	Yorkshire	91,014	101,840	105,358	110,386	111,143
52	Todmorden	Yorkshire	113,193	118,235	127,266	127,727	127,926
53	Wakefield	Yorkshire	62,415	....	....	....	109,814
54	Windhill	Yorkshire	94,243	116,034	123,743	134,143	134,361
55	York	Yorkshire	2,733	....	....	....	111,498
	Totals		4,409,578	5,356,963	5,688,365	6,194,908	6,349,160

SALES OF CIVIL SERVICE SUPPLY STORES.

	Civil Service Supply.	Civil Service (Haymarket).	New Civil Service.
	£	£	£
1871	625,305	....	....
1872	712,399	....	....
1873	819,428	....	....
1874	896,094	....	....
1875	925,332	....	....
1876	983,545	....	....
1877	946,780	....	....
1878	1,384,042	....	....
1879	1,474,923	....	....
1880	1,420,619	514,399	....
1881	1,488,507	520,155	139,367
1882	1,603,670	497,650	....
1883	1,682,655	329,805	149,478
1884	1,691,455	481,560	148,975
1885	1,758,648	468,992	150,948
1886	1,743,306	465,096	150,383
1887	1,732,483	469,456	155,000
1888	1,763,814	473,817	158,028
1889	1,775,500	481,120	158,317
1890	1,789,397	481,352	164,160
1891	1,817,779	475,066	178,761
1892	1,749,384	471,133	168,582
1893	1,675,848	448,171	158,313
1894	1,663,970	439,283	154,541
1895	1,670,849	442,942	149,185
1896	1,707,780	448,129	143,289
1897	1,694,710	437,638	138,836

Above we give the Sales of the Civil Service Supply Stores as distinct from the ordinary distributive societies appearing in the previous tables.

LIST OF PUBLIC ACTS OF PARLIAMENT.

(61 AND 62 VICTORIA—1898.)

**** *The figures before each Act denote the Chapter.*

1. Army (Annual).
2. Registration (Ireland).
3. Consolidated Fund (No. 1).
4. Greek Loan.
5. Public Buildings Expenses.
6. Special Juries.
7. Bail.
8. Sheriffs' Tenure of Office (Scotland).
9. Reserve Forces and Militia.
10. Finance.
11. Suffragan Bishops.
12. Public Record Office.
13. East India Loan.
14. Merchant Shipping (Liability of Shipowners).
15. Societies' Borrowing Powers.
16. Canals Protection (London).
17. Solicitors (Ireland).
18. Post Office Guarantee.
19. Poor Law Unions Association (Expenses).
20. Ex-officio Justices of the Peace (Scotland).
21. Poor Law (Scotland).
22. Statute Law Revision.
23. Union of Benefices.
24. Greenwich Hospital.
25. Pharmacy Acts Amendment.
26. Companies.
27. Isle of Man (Customs).
28. Mussels, Periwinkles, and Cockles (Ireland).

LIST OF PUBLIC ACTS OF PARLIAMENT—*continued.*

29. Locomotives.
30. Pauper Children (Ireland).
31. Metropolitan Police Courts.
32. Consolidated Fund (No. 2).
33. Telegraph (Money).
34. Rivers Pollution Prevention (Border Councils).
35. Vexatious Actions (Scotland).
36. Criminal Evidence.
37. Local Government (Ireland).
38. Parish Fire Engines.
39. Vagrancy.
40. Circuit Clerks (Scotland).
41. Prison.
42. Trusts (Scotland).
43. Metropolitan Commons.
44. Merchant Shipping (Mercantile Marine Fund).
45. Metropolitan Poor.
46. Revenue.
47. Expiring Laws Continuance.
48. Benefices.
49. Vaccination.
50. Seed Supply and Potato Spraying (Ireland).
51. Outdoor Relief (Ireland).
52. Kingstown Township (Transfer of Harbour Roads).
53. Libraries Offences.
54. Public Works Loans.
55. Universities and College Estates.
56. Local Taxation Account (Scotland).
57. Elementary School Teachers (Superannuation).
58. Marriage.
59. Post Office Guarantee (No. 2).
60. Inebriates.
61. Appropriation.
62. University of London.

NATIONAL INCOME AND EXPENDITURE.

An Account of the Public Income and Expenditure of the United Kingdom of Great Britain and Ireland in the Year ended March 31, 1898, presented to Parliament pursuant to Act 17 and 18 Vict., c. 94, s. 2.

INCOME.

	£	s.	d.
Customs	21,798,000	0	0
Excise	28,300,000	0	0
Estate, &c., Duties	11,100,000	0	0
Stamps (excluding Fee, &c., Stamps)	7,650,000	0	0
Land Tax and House Duty	2,450,000	0	0
Property and Income Tax	17,250,000	0	0
Post Office	12,170,000	0	0
Telegraph Service	3,010,000	0	0
Crown Lands (Net)	415,000	0	0
Suez Canal Share—Receipts, &c.	733,897	8	0
Miscellaneous— £ s. d.			
Allowance out of the Profits of Issue received from the Bank of England, per Act 24 Vict., c. 3 ... 175,065 10 0			
Mint, Seignorage on Silver, &c. ... 386,071 1 2			
Fee, &c., Stamps ... 948,390 7 5			
Other Miscellaneous Receipts 227,579 18 0			
	1,737,106	16	7
Total Income	£106,614,004	4	7

EXPENDITURE.

CONSOLIDATED FUND SERVICES.

National Debt Services—

Inside the Permanent or Fixed Annual Charge.

	£	s.	d.	£	s.	d.
Funded Debt—						
Interest	16,063,924	15	3			
Terminable Annuities	7,261,158	11	0			
Interest on Unfunded Debt	139,300	3	4			
Management of the Debt	174,308	19	9			
New Sinking Fund	1,361,307	10	8			
				25,000,000	0	0

Outside the Permanent or Fixed Annual Charge.

	£	s.	d.	£	s.	d.
Other Consolidated Fund Services—						
Civil List	408,289	7	2			
Annuities and Pensions	291,108	19	3			
Salaries and Allowances	79,559	15	3			
Courts of Justice	512,482	16	11			
Miscellaneous Services	344,553	6	9			
Expenses under the Coinage Acts, 1891–93	250,000	0	0			
				1,885,994	5	4

SUPPLY SERVICES.

Army	19,329,900	0	0			
Ordnance Factories	100	0	0			
Navy	20,850,000	0	0			
Miscellaneous Civil Services	21,560,000	0	0			
Customs and Inland Revenue Departments	2,745,000	0	0			
Post Office	7,592,000	0	0			
Post Office Telegraph Service	3,226,000	0	0			
Packet Service	747,000	0	0			
				76,050,000	0	0
Total Expenditure				102,935,994	5	4
Excess of Income over Expenditure				3,678,009	19	3
				£106,614,004	4	7

IMPORT DUTIES IN THE UNITED KINGDOM.

TABLE showing the several ARTICLES *subject to* IMPORT DUTIES *in the* UNITED KINGDOM, *and the* RATE *of* DUTY *levied upon each* ARTICLE, *according to the* TARIFF *in operation on the 1st July, 1898.*

ARTICLES.		Rates of Duty. £ s. d.
COCOA, Raw	per lb.	0 0 1
Husks and Shells	per cwt.	0 2 0
Cocoa or Chocolate, ground, prepared, or in any way manufactured	per lb.	0 0 2
(For additional duty, if Spirit has been used in the manufacture, see next page.)		
Cocoa Butter	„	0 0 1
COFFEE, Raw	per cwt.	0 14 0
Kiln-dried, roasted, or ground	per lb.	0 0 2
CHICORY:		
Raw or kiln-dried	per cwt.	0 13 3
Roasted or ground	per lb.	0 0 2
Chicory (or other vegetable substances) and Coffee roasted and ground, mixed	„	0 0 2
FRUIT—Dried:—		
Currants	per cwt.	0 2 0
Figs, Fig Cake, Plums not preserved in Sugar, Prunes, and Raisins	„	0 7 0
TEA	per lb.	0 0 4
TOBACCO—Unmanufactured:—		
Containing 10lbs. or more of moisture in every 100lbs. weight thereof	„	0 2 8
Containing less than 10lbs. of moisture in every 100lbs. weight thereof	„	0 3 0
TOBACCO—Manufactured:—		
Cigars	„	0 5 0
Cavendish or Negro-head	„	0 3 10
Snuff containing more than 13lbs. of moisture in every 100lbs. weight thereof	„	0 3 2
Snuff not containing more than 13lbs. of moisture in every 100lbs. weight thereof	„	0 3 10
Other Manufactured Tobacco, and Cavendish or Negro-head Manufactured in Bond from Unmanufactured Tobacco	„	0 3 5
WINE:—		
Not exceeding 30° of Proof Spirit	per gallon.	0 1 0
Exceeding 30° but not exceeding 42° of Proof Spirit	„	0 2 6
Every degree or part of a degree beyond the highest above charged, an additional duty of	„	0 0 3
Degree not to include fractions of the next higher degree. Wine includes Lees of Wine.		
Additional duty on Sparkling Wine imported in Bottle	„	0 2 0

IMPORT DUTIES IN THE UNITED KINGDOM.

Articles.		Rates of Duty. £ s. d.
Import Duties to countervail Excise Duty upon British Beer:		
Beer called Mum, Spruce, or Black Beer, and Berlin White Beer and other preparations, whether fermented or not fermented, of a character similar to Mum, Spruce, or Black Beer, the worts of which were, before fermentation, of a specific gravity—		
Not exceeding 1,215°	per every 36 galls.	1 8 0
Exceeding 1,215°	„	1 12 10
Beer of any other description, the worts of which were, before fermentation, of a specific gravity of 1,055°	„	0 7 0
And so on in proportion for any difference in gravity.		
Import Duties to countervail Excise Duty upon British Spirits.		
Spirits and Strong Waters:		
For every gallon, computed at hydrometer proof, of Spirits of any description (except Perfumed Spirits), including Naphtha or Methylic Alcohol, purified so as to be potable, and mixtures and preparations containing Spirits	per proof gallon.	0 10 4 and 6d. additional.
Liqueurs, Cordials, or other preparations containing Spirits, in Bottle, entered in such a manner as to indicate that the strength is not to be tested	per gallon.	0 14 0 and 8d. additional.
Perfumed Spirits	„	0 16 6 and 9d. additional.
Spirits, Methylated, in Bond	per proof gallon.	0 0 4
Chloroform	per lb.	0 3 1
Chloral Hydrate	„	0 1 3
Cocoa or Chocolate, in the manufacture of which Spirit has been used, in addition to any other duty to which such Cocoa or Chocolate is at present liable	„	0 0 0½
Collodion	per gallon.	1 5 0
Confectionery, in the manufacture of which Spirit has been used, in addition to any other duty to which such Confectionery is at present liable	per lb.	0 0 0½
Ether, Acetic	„	0 1 10
„ Butyric	per gallon.	0 15 8
„ Sulphuric	„	1 6 2
Ethyl, Bromide	per lb.	0 1 0
„ Chloride	per gallon.	0 15 8
„ Iodide of	„	0 13 7
Methylic Alcohol purified so as to be potable—see Naphtha „ Spirits and Strong Waters.		
Soap, Transparent, in the manufacture of which Spirit has been used	per lb.	0 0 3
Playing Cards (Import Duty to countervail Stamp Duty).	doz.packs.	0 3 9

Note as to Articles charged with Import Duties:—In this Return, sub-divisions of Articles of a similar nature, and subject to the same rate of duty, are classed under one head.

INCOME TAX RATES FROM ITS FIRST IMPOSITION IN 1842 TO THE PRESENT TIME.

From and to April 5th.	Income free under.	On £100 to £150.	On £100 and upw'ds.	Chancellor of the Exchequer.	Premier.
	£	Rate in the £.			
1842 to 1846	150	—	7d.	Henry Goulburn.	Sir Robert Peel.
1846 „ 1852	Do.	—	7d.	Sir Charles Wood.	Lord John Russell.
1852 „ 1853	Do.	—	7d.	Benjamin Disraeli.	Earl of Derby.
1853 „ 1854	100	5d.	7d.	William E. Gladstone.	Earl of Aberdeen.
1854 „ 1855	Do.	10d.	1s. 2d.	Do.	Do.
1855 „ 1857	Do.	11½d.	1s. 4d.	Sir G. Cornewall Lewis.	Viscount Palmerston.
1857 „ 1858	Do.	5d.	7d.	Do.	Do.
1858 „ 1859	Do.	5d.	5d.	Do.	Do.
1859 „ 1860	Do.	6½d.	9d.	Benjamin Disraeli.	Earl of Derby.
1860 „ 1861	Do.	7d.	10d.	William E. Gladstone.	Viscount Palmerston.
1861 „ 1863	*100	6d.	9d.	Do.	Do.
1863 „ 1864	Do.	7d.		Do.	Do.
1864 „ 1865	Do.	6d.		Do.	Do.
1865 „ 1866	Do.	4d.		Do.	Do.
1866 „ 1867	Do.	4d.		Do.	Earl Russell.
1867 „ 1868	Do.	5d.		Benjamin Disraeli.	Earl of Derby.
1868 „ 1869	Do.	6d.		George Ward Hunt.	Benjamin Disraeli.
1869 „ 1870	Do.	5d.		Robert Lowe.	William E. Gladstone.
1870 „ 1871	Do.	4d.		Do.	Do.
1871 „ 1872	Do.	6d.		Do.	Do.
1872 „ 1873	Do.	4d.		Do.	Do.
1873 „ 1874	Do.	3d.		Do.	Do.
1874 „ 1876	Do.	2d.		Sir Stafford Northcote.	Benjamin Disraeli.
1876 „ 1878	†150	3d.		Do.	Earl of Beaconsfield.
1878 „ 1880	Do.	5d.		Do.	Do.
1880 „ 1881	Do.	6d.		William E. Gladstone.	William E. Gladstone.
1881 „ 1882	Do.	5d.		Do.	Do.
1882 „ 1883	Do.	6½d.		Do.	Do.
1883 „ 1884	Do.	5d.		Hugh C. E. Childers.	Do.
1884 „ 1885	Do.	6d.		Do.	Do.
1885 „ 1886	Do.	8d.		Sir M. Hicks-Beach.	Marquis of Salisbury.
1886 „ 1887	Do.	8d.		Sir William Harcourt.	William E. Gladstone.
1886 „ 1887	Do.	8d.		Lord Rand. Churchill.	Marquis of Salisbury.
1887 „ 1888	Do.	7d.		G. J. Goschen.	Do.
1888 „ 1889	Do.	6d.		Do.	Do.
1889 „ 1890	Do.	6d.		Do.	Do.
1890 „ 1891	Do.	6d.		Do.	Do.
1891 „ 1892	Do.	6d.		Do.	Do.
1892 „ 1893	Do.	6d.		Sir W. Harcourt.	William E. Gladstone.
1893 „ 1894	Do.	7d.		Do.	Do.
1894 „ 1895	‡160	8d.		Do.	Earl Rosebery.
1895 „ 1896	Do.	8d.		Sir M. Hicks-Beach.	Marquis of Salisbury.
1896 „ 1897	Do.	8d.		Do.	Do.
1897 „ 1898	Do.	8d.		Do.	Do.
1898 „ 1899	Do.	8d.		Do.	Do.

* Differential rate upon scale of incomes abolished. Incomes under £100 are exempt; and incomes of £100 and under £199 per annum have an abatement from the assessment of £60:—thus, £100 pays on £40; £160 upon £100; £199 upon £139; but £200 pays on £200.

† Under £150 exempt; if under £400 the tax is not chargeable upon the first £120.

‡ Under £160 exempt; if under £400 the tax is not chargeable upon the first £160; above £400 and up to £500, an abatement of £100.

AVERAGE PRICE PER £100 *of the* THREE PER CENT CONSOLIDATED STOCK *of the* PUBLIC FUNDS *of the* UNITED KINGDOM, *in* EACH MONTH *in* EACH YEAR *from* 1882 *to* 1888, *and of the* NEW TWO-AND-THREE-QUARTER PER CENT CONSOLIDATED STOCK MONTHLY *from* MARCH, 1888, *to* DECEMBER, 1897.

MONTHS.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	New 2¾ per cent Consolidated Stock. 1888.	1889.	1890.	1891.	1892.	1893.	1894.	1895.	1896.	1897.
	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
January....	99 15/16	101 1/2	101 1/8	99 3/4	99 5/8	100 3/4	102 1/8	..	98 4/5	97 1/5	96 3/4	95 3/4	98 1/8	98 13/16	104 1/2	107	112
February ..	99 7/8	102 1/4	101 1/3	99 1/4	100 4/5	100 3/4	102 2/5	..	99	97 1/3	97 1/8	95 3/4	98 3/4	99 1/2	104 3/8	108 7/8	112 1/2
March	100 7/8	102 1/8	101 9/16	97 2/3	100 7/16	101 2/5	101 1/5	100 5/8	97 1/5	97 1/4	97 9/16	95 3/4	98 3/16	99 5/8	104 1/2	109 9/16	111 7/8
April	101 5/8	102 3/8	102 1/3	96 1/4	100 3/5	102 2/5	101	100 1/16	98 1/2	98	96 1/16	96 5/16	99	100	105 1/16	111 1/8	112
May	102	101 7/8	101 1/2	99 1/4	101 2/5	103 1/8	101 1/5	99 1/4	99	98 1/5	95 1/4	97 1/2	98 9/16	100 9/16	105 1/16	112 1/16	113 1/4
June	100 1/4	100 1/2	100 1/16	99 3/4	100 9/16	101 5/8	100 1/2	99 9/16	98 1/5	97 1/5	95 1/16	96 3/4	99	101 3/16	106 1/2	113	112 7/8
July	99 13/16	99 13/16	100 1/3	99 7/8	101 1/16	101 3/5	100 1/2	99 9/16	98 3/5	96 1/5	95 3/4	96 13/16	99	101 9/16	107 5/16	113 1/2	112 7/8
August	99 3/4	99 7/8	100 3/5	100	101 1/16	101 1/2	100 1/4	99 3/8	98 1/16	96 1/4	96	97 1/8	98	102 1/8	107 7/16	113 1/16	112 1/2
September..	99 7/8	100 5/8	101 1/6	100 1/8	100 9/16	101 3/16	100 2/5	98	97	95 2/5	94 15/16	97	98 3/4	102 3/16	107 5/8	110 11/16	111 1/2
October	101 3/16	101 1/4	100 9/16	100 3/8	100 1/5	102 2/5	100 2/5	97 1/4	97	94 3/5	94 7/8	97	98 1/16	101 1/2	107 7/16	108 13/16	111 5/8
November ..	102 1/16	101 11/16	100 1/2	100 1/2	101 3/5	103 1/8	101	97	97	94 3/5	95	97 1/4	98 1/4	102 3/4	106 3/8	110 5/16	112 7/8
December ..	100 13/16	100 1/2	99 1/3	100	100 1/2	101 7/16	99 3/5	96 7/16	97 1/5	95 3/5	95 1/4	97 3/8	98 1/16	103 1/8	106 11/16	111 1/4	112 3/4
Average for the year..	100 1/2	101 3/16	101	99 1/3	100 1/5	101 1/5	101	..	98	96 1/3	95 3/4	96 11/16	98 1/2	101 1/16	106 1/8	110 3/4	112 13/32

Average Minimum Rate per Cent of Discount Charged by the Bank of England in each Month in each Year from 1882 to 1897.

Months.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	1892.	1893.	1894.	1895.	1896.	1897.	Months.
Jan.....	$5\frac{1}{16}$	$4\frac{3}{4}$	3	5	$3\frac{3}{5}$	5	$3\frac{2}{5}$	$4\frac{1}{10}$	6	4	$3\frac{1}{3}$	$2\frac{9}{10}$	3	2	2	$3\frac{7}{8}$	Jan.
Feb.....	$5\frac{13}{16}$	$3\frac{3}{4}$	$3\frac{11}{28}$	5	$2\frac{4}{7}$	4	$2\frac{2}{5}$	3	$5\frac{4}{7}$	3	3	$2\frac{1}{2}$	$2\frac{3}{8}$	2	2	$3\frac{1}{8}$	Feb.
March...	4	3	$3\frac{6}{31}$	$3\frac{55}{62}$	2	$3\frac{1}{2}$	$2\frac{1}{8}$	3	$4\frac{1}{3}$	3	3	$2\frac{1}{2}$	2	2	2	3	March.
April....	3	3	$2\frac{1}{2}$	$3\frac{1}{2}$	2	$2\frac{3}{3}$	2	$2\frac{3}{5}$	$3\frac{2}{5}$	$3\frac{1}{4}$	$2\frac{1}{2}$	$2\frac{1}{2}$	2	2	2	$2\frac{7}{8}$	April.
May....	3	$3\frac{11}{16}$	$2\frac{1}{2}$	$2\frac{33}{31}$	$2\frac{4}{5}$	2	$2\frac{3}{5}$	$2\frac{1}{2}$	3	$4\frac{1}{2}$	2	$3\frac{1}{2}$	2	2	2	$2\frac{1}{4}$	May.
June....	3	4	$2\frac{1}{3}$	2	$2\frac{3}{5}$	2	$2\frac{3}{5}$	$2\frac{1}{2}$	$3\frac{1}{6}$	$3\frac{3}{3}$	2	3	2	2	2	2	June.
July....	3	4	2	2	$2\frac{1}{2}$	2	$2\frac{1}{2}$	$2\frac{1}{2}$	4	$2\frac{1}{2}$	2	$2\frac{1}{2}$	2	2	2	2	July.
August..	$3\frac{13}{16}$	4	2	2	$2\frac{3}{5}$	$2\frac{4}{5}$	$2\frac{4}{5}$	3	$4\frac{3}{3}$	$2\frac{1}{2}$	2	4	2	2	2	2	August.
Sept....	$4\frac{7}{16}$	$3\frac{13}{16}$	2	2	$3\frac{1}{2}$	4	$3\frac{3}{5}$	$4\frac{1}{10}$	$4\frac{1}{5}$	$2\frac{3}{5}$	2	$4\frac{1}{4}$	2	2	$2\frac{7}{15}$	$2\frac{1}{8}$	Sept.
Oct.....	5	3	$2\frac{5}{6}$	2	$3\frac{3}{5}$	4	5	5	5	3	$2\frac{2}{5}$	3	2	2	$3\frac{1}{3}$	$2\frac{5}{8}$	October.
Nov.....	5	3	$4\frac{5}{6}$	$2\frac{19}{30}$	4	4	5	5	$5\frac{4}{5}$	4	3	3	2	2	4	3	Nov.
Dec.....	5	3	5	$3\frac{15}{31}$	$4\frac{1}{2}$	4	5	5	$5\frac{1}{10}$	$3\frac{3}{3}$	3	3	2	2	4	3	Dec.
Average for the year..	$4\frac{1}{8}$	$3\frac{9}{16}$	$2\frac{19}{20}$	3	3	$3\frac{1}{3}$	$3\frac{1}{5}$	$3\frac{1}{2}$	$4\frac{1}{2}$	$3\frac{1}{3}$	$2\frac{1}{2}$	$3\frac{1}{20}$	$2\frac{1}{9}$	2	$2\frac{1}{2}$	$2\frac{5}{8}$	Average for the year.

DEALINGS WITH LAND.

SCALE OF LAW COSTS ON THE SALE, PURCHASE, OR MORTGAGE OF REAL PROPERTY, HOUSES, OR LAND.

	For the 1st £1,000.	For the 2nd and 3rd £1,000.	For the 4th and each subsequent £1,000 up to £10,000.	For each subsequent £1,000 up to £100,000.*
	Per £100.	Per £100.	Per £100.	Per £100.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Vendor's solicitor for negotiating a sale of property by private contract	1 0 0	1 0 0	0 10 0	0 5 0
Do., do., for conducting a sale of property by public auction, including the conditions of sale—				
When the property is sold	1 0 0	0 10 0	0 5 0	0 2 6
When the property is not sold, then on the reserve price†	0 10 0	0 5 0	0 2 6	0 1 3
Do., do., for deducing title to freehold, copyhold, or leasehold property, and perusing and completing conveyance (including preparation of contract or conditions of sale, if any)	1 10 0	1 0 0	0 10 0	0 5 0
Purchaser's solicitor for negotiating a purchase of property by private contract..	1 0 0	1 0 0	0 10 0	0 5 0
Do., do., for investigating title to freehold, copyhold, or leasehold property, and preparing and completing conveyance (including perusal and completion of contract, if any)	1 10 0	1 0 0	0 10 0	0 5 0
Mortgagor's solicitor for deducing title to freehold, copyhold, or leasehold property, perusing mortgage, and completing....	1 10 0	1 0 0	0 10 0	0 5 0
Mortgagee's solicitor for negotiating loan	1 0 0	1 0 0	0 5 0	0 2 6
Do., do., for investigating title to freehold, copyhold, or leasehold property, and preparing and completing mortgage ..	1 10 0	1 0 0	0 10 0	0 5 0

Vendor's or mortgagor's solicitor for procuring execution and acknowledgment of deed by a married woman, £2. 10s. extra.

Where the prescribed remuneration would amount to less than £5 the prescribed remuneration is £5, except on transactions under £100, in which case the remuneration of the solicitor for the vendor, purchaser, mortgagor, or mortgagee is £3.

* Every transaction exceeding £100,000 to be charged for as if it were for £100,000.
† A minimum charge of £5 to be made whether a sale is effected or not.

Scale of Law Costs as to Leases, or Agreements for Leases, at Rack Rent (other than a Mining Lease, or a Lease for Building Purposes, or Agreement for the same).

LESSOR'S SOLICITOR FOR PREPARING, SETTLING, AND COMPLETING LEASE AND COUNTERPART.

Where the rent does not exceed £100, £7. 10s. per cent on the rental, but no less in any case than £5.

Where the rent exceeds £100, and does not exceed £500, £7. 10s. in respect of the first £100 of rent, and £2. 10s. in respect of each subsequent £100 of rent.

Where the rent exceeds £500, £7. 10s. in respect of the first £100 of rent, £2. 10s. in respect of each £100 of rent up to £500, and £1 in respect of every subsequent £100.

Lessee's solicitor for perusing draft and completing—one-half of the amount payable to the lessor's solicitor.

Scale of Law Costs as to Conveyances in Fee, or for any other Freehold Estate reserving rent, or Building Leases reserving rent, or other Long Leases not at Rack Rent (except Mining Leases), or Agreements for the same respectively.

VENDOR'S OR LESSOR'S SOLICITOR FOR PREPARING, SETTLING, AND COMPLETING CONVEYANCE AND DUPLICATE, OR LEASE AND COUNTERPART.

Amount of Annual Rent.	Amount of Remuneration.
Where it does not exceed £5..	£5.
Where it exceeds £5, and does not exceed £50	The same payment as on a rent of £5, and also 20 per cent on the excess beyond £5.
Where it exceeds £50, but does not exceed £150	The same payment as on a rent of £50, and 10 per cent on the excess beyond £50.
Where it exceeds £150	The same payment as on a rent of £150, and 5 per cent on the excess beyond £150.

Where a varying rent is payable the amount of annual rent is to mean the largest amount of annual rent.

Purchaser's or lessee's solicitor for perusing draft and completing—one-half of the amount payable to the vendor's or lessor's solicitor.

RAILWAY ACCIDENTS.

PROPORTION OF PASSENGERS KILLED AND INJURED FROM CAUSES BEYOND THEIR OWN CONTROL.

THE FOLLOWING STATEMENT SHOWS THE PROPORTION OF PASSENGERS RETURNED AS KILLED AND INJURED FROM CAUSES BEYOND THEIR OWN CONTROL, IN PASSENGER-JOURNEYS, FOR THE YEARS 1874 TO 1897:—

YEAR.	Number of Passengers Killed and Injured from causes beyond their own control, from Accidents to Trains.		Number of Passenger Journeys (exclusive of Journeys by Season-ticket Holders). ‡	Proportion returned as Killed and Injured (from causes beyond their own control) to number carried.	
	Killed.	Injured.		Killed.	Injured.
1874	86	1,613	477,840,411	1 in 5,556,284	1 in 296,243
1875	17	1,212	506,975,234	1 in 29,882,073	1 in 418,296
1876	38	1,279	538,287,295	1 in 14,165,455	1 in 420,865
1877	11	664	551,593,654	1 in 50,144,876	1 in 830,713
1878	24	1,173	565,024,455	1 in 23,542,685	1 in 481,692
1879	*75	602	562,732,890	1 in 7,503,105	1 in 934,772
1880	29	904	603,885,025	1 in 20,823,586	1 in 668,013
1881	23	987	622,160,000	1 in 27,050,435	1 in 630,354
1882	18	803	654,838,295	1 in 36,379,905	1 in 815,489
1883	11	662	683,718,137	1 in 62,156,194	1 in 1,032,806
1884	31	864	694,991,860	1 in 22,419,092	1 in 804,338
1885	6	436	697,213,031	1 in 116,202,171	1 in 1,599,112
1886	8	615	725,584,390	1 in 90,698,049	1 in 1,179,812
1887	25	538	733,670,000	1 in 29,346,800	1 in 1,363,699
1888	11	594	742,830,000	1 in 67,530,000	1 in 1,250,555
1889	†88	†1,016	775,183,073	1 in 8,808,875	1 in 762,975
1890	18	496	817,744,046	1 in 45,430,224	1 in 1,648,677
1891	5	875	845,463,668	1 in 169,092,733	1 in 966,244
1892	21	601	864,435,388	1 in 41,163,589	1 in 1,438,328
1893	17	484	873,177,052	1 in 51,363,356	1 in 1,804,084
1894	16	347	911,412,926	1 in 56,963,307	1 in 2,626,550
1895	5	399	929,770,909	1 in 185,954,182	1 in 2,330,253
1896	5	388	980,339,433	1 in 196,067,887	1 in 2,526,648
1897	18	324	1,030,420,201	1 in 57,245,567	1 in 3,180,309

* Including 73 persons lost in the Tay Bridge disaster in the year 1879.
† Including 80 killed and 262 injured in a collision near Armagh. ‡ Number of season tickets issued in 1897, 1,286,508.

THE DEATH DUTIES.

ESTATE DUTY.

THIS duty, which in the case of persons dying after the 1st August, 1894, takes the place of the old Probate Account and Estate Duties, is now regulated by the Finance Acts, 1894, 1896, and 1898.

It is payable on the principal value of all property (save in a few exceptional cases), whether real or personal, settled or not settled, which passes on death.

The rates of duty (which in case of real estate may be paid by instalments) are as follow:—

PRINCIPAL NET VALUE OF ESTATE.						RATE PER CENT.
Above	£100,	but not	above	£500	.....	1
„	500	„	„	1,000	.....	2
„	1,000	„	„	10,000	.....	3
„	10,000	„	„	25,000	.....	4
„	25,000	„	„	50,000	.....	4½
„	50,000	„	„	75,000	.....	5
„	75,000	„	„	100,000	.....	5½
„	100,000	„	„	150,000	.....	6
„	150,000	„	„	250,000	.....	6½
„	250,000	„	„	500,000	.....	7
„	500,000	„	„	1,000,000	.....	7½
„	1,000,000	.....				8

Where the net value of the estate (real and personal) does not exceed £100, no duty is payable.

Where the gross value of the estate (real and personal) exceeds £100, but does not exceed £300, the duty is only 30s., and where it exceeds £300, but does not exceed £500, only 50s.

Where the property is settled, an extra duty known as Settlement Estate Duty is in certain cases payable at the rate of 1 per cent.

Debts and funeral expenses are deducted before calculating the duty, except where the gross value of the estate does not exceed £500, and it is desired to pay the fixed duty of 30s. or 50s., as the case may be, instead of the *ad valorem* duty.

THE DEATH DUTIES.

LEGACY DUTY.

This duty is regulated by 55 Geo. III., cap. 184, 51 Vict., cap. 8, and the Finance Act, 1894, and is payable in respect of personal estate (including proceeds of sale of real estate) passing on death, either under a will or in case of intestacy.

The rates of duty are as follow:—

Description of Legatee.	Rate of Duty.
Children of the deceased and their descendants, or the father or mother or any lineal ancestor of the deceased or the husbands or wives of any such persons	£1 per cent.
Brothers and sisters of the deceased and their descendants, or the husbands or wives of any such persons	£3 „
Brothers and sisters of the father or mother of the deceased and their descendants, or the husbands or wives of any such persons	£5 „
Brothers and sisters of a grandfather or grandmother of the deceased and their descendants, or the husbands or wives of any such persons	£6 „
Any person in any other degree of collateral consanguinity or strangers in blood to the deceased	£10 „

SUCCESSION DUTY.

This duty is regulated by 16 and 17 Vict., cap. 51, 51 Vict., cap. 8, and the Finance Act, 1894, and is payable in respect of real estate (including leaseholds) passing on death, and in certain cases in respect of settled personal estate.

The rates of duty are as follow:—

Description of Successor.	Rate of Duty.
Lineal issue or lineal ancestor of the predecessor, or the husband or wife of any such person	£1 per cent.
Brothers and sisters of the predecessor and their descendants, or the husbands or wives of any such persons	£3 „
Brothers and sisters of the father or mother of the predecessor and their descendants, or the husbands or wives of any such persons	£5 „
Brothers and sisters of a grandfather or grandmother of the predecessor and their descendants, or the husbands or wives of any such persons	£6 „
Persons of more remote consanguinity, or strangers in blood..	£10 „

NOTE.—Where the duty under the foregoing tables is at the rate of £1 per cent, an extra duty at the rate of 10s. per cent, and in all other cases an extra duty at the rate of £1. 10s. per cent, is leviable in respect of legacies payable out of or charged on real estate (not including leaseholds) and of successions to real estate (not including leaseholds) on deaths between the 1st July, 1888, and the 2nd August, 1894.

The husband or wife of deceased is exempt from legacy or succession duty.

Legacy duty is payable on the capital value, while succession duty is in certain cases payable on the capital value, and in other cases payable on the value of an annuity equal to the net income of the property, calculated according to the age of the successor.

Where the whole net value of the estate does not exceed £1,000, no legacy, succession, or settlement estate duty is payable.

All pecuniary legacies, residues, or shares of residue, although not of the amount of £20, are subject to duty.

In case of persons dying leaving issue, the estate duty covers all legacy and succession duty which would formerly have been paid by such issue.

In case of persons dying domiciled in the United Kingdom, legacy duty is payable on all movable property wherever situate.

In case of persons dying domiciled abroad, no legacy duty is payable on movable property.

RULES BY WHICH THE PERSONAL ESTATES OF PERSONS DYING INTESTATE ARE DISTRIBUTED.

If the Intestate die, leaving	*His representatives take in the proportion following:—*
Wife and child, or children	One-third to wife, rest to child or children; and if children are dead, then to the representatives (that is, their lineal descendants), except such child or children, not heirs-at-law, who had estate by settlement of intestate, or were advanced by him in his lifetime, equal to other shares.
Wife only, no relations	Up to £500, all to wife; all above the first £500, in each case, half to wife, rest to Crown.
Wife, no near relations	Up to £500, all to wife; all above the first £500, in each case, half to wife, rest to next-of-kin in equal degree to intestate, or their legal representatives.
No wife or child	All to next-of-kin and their legal representatives.
No wife, but child, children, or representatives of them, whether such child or children by one or more wives	All to him, her, or them.
Children by two wives	Equally to all.
If no child, children, or representatives of them	All to next-of-kin in equal degree to intestate.
Child, and grandchild by deceased child	Half to child, half to grandchild, who takes by representation.
Husband	Whole to him.
Father, and brother or sister	Whole to father.
Mother, and brother or sister	Whole to them equally.
Wife, mother, brothers, sisters, and nieces (daughters of deceased brother or sister)	Up to £500, all to wife; all above the first £500, in each case, half to wife, residue to mother, brothers, sisters, and nieces.
Wife, and father	Up to £500, all to wife; all above the first £500, in each case, half to wife, and half to father.
Wife, brothers or sisters, and mother	Up to £500, all to wife; all above the first £500, in each case, half to wife, half to brothers or sisters and mother.
Mother, but no wife, child, father, brother, sister, nephew, or niece	The whole to mother.
Wife, and mother	Up to £500, all to wife; all above the first £500, in each case, half to wife, half to mother.

RULES BY WHICH THE PERSONAL ESTATES OF PERSONS DYING INTESTATE ARE DISTRIBUTED—*continued.*

If the Intestate die, leaving	*His representatives take in the proportion following:—*
Brother or sister of whole blood, and brother or sister of half blood	Equally to both.
Posthumous brother or sister, and mother	Equally to both.
Posthumous brother or sister, and brother or sister born in lifetime of father	Equally to both.
Father's father and mother's mother	Equally to both.
Uncle or aunt's children, and brother or sister's grandchildren	Equally to all.
Grandmother uncle, or aunt	All to grandmother.
Two aunts, nephew and niece	Equally to all.
Uncle, and deceased uncle's child	All to uncle.
Uncle by mother's side, and deceased uncle or aunt's child	All to uncle.
Nephew by brother, and nephew by half-sister	Equally *per capita.**
Nephew by deceased brother, and nephews and nieces by deceased sister	Each in equal shares *per capita*, and not *per stirpes.*
Brother, and grandfather	Whole to brother.
Brother's grandson, and brother or sister's daughter	All to brother or sister's daughter.
Brother, and two aunts	All to brother.
Brother, and wife	Up to £500, all to wife; all above the first £500, in each case, half to brother, half to wife.
Wife, mother, and children of a deceased brother (or sister)	Up to £500, all to wife; all above the first £500, in each case, half to wife, a fourth to mother, and a fourth *per stirpes* to deceased brother's or sister's children.
Wife, brother, or sister, and children of a deceased brother or sister	Up to £500, all to wife; all above the first £500, in each case, half to wife, one-fourth to brother or sister, one-fourth to deceased brother's or sister's children *per stirpes.*
Brother or sister, and children of a deceased brother or sister	Half to brother or sister, half to children of deceased brother or sister *per stirpes.*
Grandfather, no nearer relation	All to grandfather.

* That is, taking individually, and not by representation. Thus, if A die, leaving three brothers or sisters, they each take an equal part of his effects in his or her own right. But if either of them die, leaving children, his children would take his share *per stirpes*, that is *through him*, and not in their own rights.

By the Act 19 and 20 Vict., cap. 94, all special *local* customs relating to the estates of intestates are abolished so far as they affect personal property.

RULES OF DIVISION, ACCORDING TO THE LAW OF SCOTLAND, OF THE MOVABLE ESTATE OF A PERSON WHO HAS DIED INTESTATE.

If a person die, leaving	*His movable estate is divided in the following proportions:—*
Wife	Half to wife, other half to deceased's next-of-kin.
Wife and child, or children	One-third to wife, remaining two-thirds to child, or among children equally.
Wife and children, and issue of predeceasing children	One-third to wife, one-third to children equally, and the remaining third between the children and the issue of the predeceasing children—the children taking *per capita*, the latter *per stirpes*.*
Wife and grandchildren	Half to wife, and half to grandchildren equally among them.
Wife, and his children by former marriages	One-third to wife, two-thirds to children equally.
Wife, and her children by last and prior marriages	One-third to wife, remaining two-thirds to *deceased's* children.
Children	Whole to children.
Children, and issue of predeceasing children	Half to children, remaining half between children *per capita*, and issue *per stirpes*.
Grandchildren	Equally to all.
Children by two or more marriages	Equally to all.
Father	Whole to father.
Mother	One-third to mother, other two-thirds to next-of-kin.

* *Per capita*, *i.e.*, by the head; *per stirpes* (by descent), *i.e.*, through their parent and not in their own right. Where property divides *per capita*, it is divided into as many shares as there are children; where *per stirpes*, the share which would have fallen to the predeceasing parent if alive is divided equally among his children.

RULES OF DIVISION, ACCORDING TO THE LAW OF SCOTLAND, OF THE MOVABLE ESTATE OF A PERSON WHO HAS DIED INTESTATE—*continued.*

If a person die, leaving	*His movable estate is divided in the following proportions:—*
Father and mother	Whole to father.
Father and mother, and brothers and sisters	Half to father, half to brothers and sisters equally.
Mother, and brothers and sisters	One-third to mother, remaining two-thirds to brothers and sisters.
Father, mother, brothers, or sisters, and issue of deceased brothers or sisters	Half to father, half to brothers and sisters *per capita*, and issue *per stirpes*.
Mother, brothers, or sisters, and issue of deceased brothers or sisters	One-third to mother, remaining two-thirds as in last example.
Father and mother, and their grandchildren	Half to father, other half to grandchildren equally.
Mother, and her grandchildren	One-third to mother, other two-thirds to grandchildren equally.
Father, mother, children, and grandchildren of deceased brothers or sisters	Half to father, other half between children *per capita*, and grandchildren *per stirpes*.
Mother, children, and grandchildren of deceased brothers or sisters	One-third to mother, other two-thirds among children *per capita*, and grandchildren *per stirpes*.
Brothers or sisters	Equally among them.
Brothers or sisters, and nephews or nieces	Brothers or sisters *per capita*, nephews or nieces *per stirpes*.
Nephews or nieces	Equally.
Grandnephews or nieces	Equally.
Brothers or sisters of full blood, and brothers or sisters of half-blood	Whole to brothers and sisters of full blood.
Brothers or sisters consanguinean (that is, by same father but not same mother) and brothers or sisters uterine (that is, by same mother but not by same father)	Whole to brothers and sisters consanguinean.

RULES OF DIVISION, ACCORDING TO THE LAW OF SCOTLAND, OF THE MOVABLE ESTATE OF A PERSON WHO HAS DIED INTESTATE—*continued.*

If a person die, leaving	*His movable estate is divided in the following proportions:—*
Brothers or sisters consanguinean, and uncles or aunts	Whole to brothers and sisters.
Brothers and sisters uterine, and uncles or aunts	Half to brothers and sisters, other half to uncles and aunts.
Father, mother, and uncles and aunts	Whole to father.
Father, and cousins of full blood	Whole to father.
Mother, and uncles or aunts	One-third to mother, two-thirds to uncles and aunts.
Mother, and cousins of full blood	One-third to mother, two-thirds to cousins equally.
Grandfather, and uncles and aunts	Whole to uncles and aunts.
Grandfather, grandmother, and mother	One-third to mother, two-thirds to grandfather.

Where a wife dies, survived by	*Her movable estate is divided in the following proportions:*
Husband	Half to husband, other half to next-of-kin.
Husband and children	One-third to husband, rest to children.
Children only	Whole to children.
Children, and issue of deceased children	Half to children, other half among children *per capita*, and issue *per stirpes*.
Children by two or more marriages	Equally to all.

Illegitimate children do not succeed to their father and mother, when the latter leave no will in their favour. When an illegitimate child dies without a will, and leaves neither wife nor children, his estate falls to the Crown.

EXPECTATION OF LIFE.

EXPECTATION OF LIFE TABLES were constructed by the late Dr. Farr, of the General Register Office, and were calculated on the death-rates of 1838-54; but since that time very important changes have occurred in the death-rates at different ages; and, consequently, new tables have been constructed by Dr. W. Ogle, who succeeded Dr. Farr, on the basis of the death-rates of 1871-80. The following table gives the results both of the older and the later calculations; the first two columns in the male and female parts, respectively, giving the survivors at each year of life out of a million born of the corresponding sex, by the older and the newer calculation, and the two other columns giving similarly the expectation of life at each year.

AGE.	MALES.				FEMALES.				AGE.
	OF 1,000,000 BORN, THE NUMBER SURVIVING AT THE END OF EACH YEAR OF LIFE.		MEAN AFTER-LIFETIME (EXPECTATION OF LIFE).		OF 1,000,000 BORN, THE NUMBER SURVIVING AT THE END OF EACH YEAR OF LIFE.		MEAN AFTER-LIFETIME (EXPECTATION OF LIFE).		
	1838-54.	1871-80.	1838-54.	1871-80.	1838-54.	1871-80.	1838-54.	1871-80.	
Column.	1	2	3	4	5	6	7	8	Column.
0	1,000,000	1,000,000	39·91	41·35	1,000,000	1,000,000	41·85	44·62	0
1	836,405	841,417	46·65	48·05	865,288	871,266	47·31	50·14	1
2	782,626	790,201	48·83	50·14	811,711	820,480	49·40	52·22	2
3	754,849	763,737	49·61	50·86	782,990	793,359	50·20	52·99	3
4	736,845	746,587	49·81	51·01	764,060	775,427	50·43	53·20	4
5	723,716	734,068	49·71	50·87	750,550	762,622	50·33	53·08	5
6	713,881	726,815	49·39	50·38	740,584	755,713	50·00	52·56	6
7	706,156	721,103	48·92	49·77	732,771	750,276	49·53	51·94	7
8	699,688	716,309	48·37	49·10	726,116	745,631	48·98	51·26	8
9	694,346	712,337	47·74	48·37	720,537	741,727	48·35	50·53	9
10	689,857	708,990	47·05	47·60	715,769	738,382	47·67	49·76	10
11	685,982	706,146	46·31	46·79	711,581	735,405	46·95	48·96	11
12	682,512	703,595	45·54	45·96	707,770	732,697	46·20	48·13	12
13	679,256	701,200	44·76	45·11	704,155	730,122	45·44	47·30	13
14	676,057	698,840	43·97	44·26	700,581	727,571	44·66	46·47	14

15	672,776	696,419	43·18	43·41	696,917	724,956	43·90	45·63	15
16	669,296	693,695	42·40	42·58	693,050	722,084	43·14	44·81	16
17	665,529	690,746	41·64	41·76	688,894	718,993	42·40	44·00	17
18	661,402	687,507	40·90	40·96	684,378	715,622	41·67	43·21	18
19	656,868	683,941	40·17	40·17	679,463	711,946	40·97	42·43	19
20	651,903	680,033	39·48	39·40	674,119	707,949	40·29	41·66	20
21	646,502	675,769	38·80	38·64	668,345	703,616	39·63	40·92	21
22	641,028	671,344	38·13	37·89	662,474	699,141	38·98	40·18	22
23	635,486	666,754	37·46	37·15	656,509	694,521	38·33	39·44	23
24	629,882	661,997	36·79	36·41	650,463	689,759	37·68	38·71	24
25	624,221	657,077	36·12	35·68	644,342	684,858	37·04	37·98	25
26	618,503	651,998	35·44	34·96	638,148	679,822	36·39	37·26	26
27	612,731	646,757	34·77	34·24	631,891	674,661	35·75	36·54	27
28	606,906	641,353	34·10	33·52	625,575	669,372	35·10	35·83	28
29	601,026	635,778	33·43	32·81	619,201	663,959	34·46	35·11	29
30	595,089	630,038	32·76	32·10	612,774	658,418	33·81	34·41	30
31	589,094	624,124	32·09	31·40	606,296	652,747	33·17	33·70	31
32	583,036	618,056	31·42	30·71	599,769	646,957	32·53	33·00	32
33	576,912	611,827	30·74	30·01	593,196	641,045	31·88	32·30	33
34	570,716	605,430	30·07	29·33	586,575	635,003	31·23	31·60	34
35	564,441	598,860	29·40	28·64	579,908	628,842	30·59	30·90	35
36	558,083	592,107	28·73	27·96	573,192	622,554	29·94	30·21	36
37	551,634	585,167	28·06	27·29	566,431	616,144	29·29	29·52	37
38	545,084	578,019	27·39	26·62	559,619	609,599	28·64	28·83	38
39	538,428	570,656	26·72	25·96	552,758	602,924	27·99	28·15	39
40	531,657	563,077	26·06	25·30	545,844	596,113	27·34	27·46	40
41	524,761	555,254	25·39	24·65	538,876	589,167	26·69	26·78	41
42	517,734	547,288	24·73	24·00	531,849	582,104	26·03	26·10	42
43	510,567	539,161	24·07	23·35	524,765	574,919	25·38	25·42	43
44	503,247	530,858	23·41	22·71	517,617	567,612	24·72	24·74	44

EXPECTATION OF LIFE—*continued.*

AGE.	MALES.				FEMALES.				AGE.
	Of 1,000,000 Born, the Number Surviving at the end of each Year of Life.		Mean After-lifetime (Expectation of Life).		Of 1,000,000 Born, the Number Surviving at the end of each Year of Life.		Mean After-lifetime (Expectation of Life).		
	1838-54.	1871-80.	1838-54.	1871-80.	1838-54.	1871-80.	1838-54.	1871-80.	
Column.	1	2	3	4	5	6	7	8	Column.
45	495,770	522,374	22·76	22·07	510,403	560,174	24·06	24·06	45
46	488,126	513,702	22·11	21·44	503,122	552,602	23·40	23·38	46
47	480,308	504,836	21·46	20·80	495,768	544,892	22·74	22·71	47
48	472,306	495,761	20·82	20·18	488,339	537,043	22·08	22·03	48
49	464,114	486,479	20·17	19·55	480,833	529,048	21·42	21·36	49
50	455,727	476,980	19·54	18·93	473,245	520,901	20·75	20·68	50
51	447,139	467,254	18·90	18·31	465,572	512,607	20·09	20·01	51
52	438,099	457,022	18·28	17·71	457,814	504,188	19·42	19·34	52
53	428,801	446,510	17·67	17·12	449,966	495,645	18·75	18·66	53
54	419,256	435,729	17·06	16·53	442,047	486,973	18·08	17·98	54
55	409,460	424,677	16·45	15·95	433,331	477,440	17·43	17·33	55
56	399,408	413,351	15·86	15·37	424,239	467,443	16·79	16·69	56
57	389,088	401,740	15·26	14·80	414,761	456,992	16·17	16·06	57
58	378,481	389,827	14·68	14·24	404,895	446,079	15·55	15·45	58
59	367,570	377,591	14·10	13·68	394,636	434,695	14·94	14·84	59
60	356,330	365,011	13·53	13·14	383,974	422,835	14·34	14·24	60
61	344,744	352,071	12·96	12·60	372,895	410,477	13·75	13·65	61
62	332,789	338,820	12·41	12·07	361,387	397,644	13·17	13·08	62
63	320,451	325,256	11·87	11·56	349,436	384,319	12·60	12·51	63
64	307,720	311,368	11·34	11·05	337,031	370,495	12·05	11·96	64
65	294,588	297,156	10·82	10·55	324,165	356,165	11·51	11·42	65
66	281,064	282,638	10·32	10·07	310,833	341,326	10·98	10·90	66
67	267,160	267,829	9·83	9·60	297,048	325,988	10·47	10·39	67
68	252,901	252,763	9·36	9·14	282,819	310,170	9·97	9·89	68
69	238,328	237,487	8·90	8·70	268,177	293,899	9·48	9·41	69

70	223,490	222,056	8·45	8·27	253,161	277,225	9·02	8·95	70
71	208,453	206,539	8·03	7·85	237,822	260,207	8·57	8·50	71
72	193,297	190,971	7·62	7·45	222,230	242,934	8·13	8·07	72
73	178,114	175,449	7·22	7·07	206,464	225,497	7·71	7·65	73
74	163,003	160,074	6·85	6·70	190,620	208,003	7·31	7·25	74
75	148,076	144,960	6·49	6·34	174,800	190,566	6·93	6·87	75
76	133,453	130,227	6·15	6·00	159,126	173,316	6·56	6·51	76
77	119,251	115,986	5·82	5·68	143,722	156,392	6·21	6·16	77
78	105,592	102,359	5·51	5·37	128,711	139,927	5·88	5·82	78
79	92,587	89,449	5·21	5·07	114,229	124,065	5·56	5·50	79
80	80,343	77,354	4·93	4·79	100,394	108,935	5·26	5·20	80
81	68,946	66,153	4·66	4·51	87,323	94,662	4·98	4·90	81
82	58,471	55,842	4·41	4·26	75,119	81,305	4·71	4·63	82
83	48,970	46,489	4·17	4·01	63,862	68,966	4·45	4·37	83
84	40,471	38,132	3·95	3·58	53,615	57,723	4·21	4·12	84
85	32,979	30,785	3·73	3·56	44,419	47,631	3·98	3·88	85
86	26,476	24,436	3·53	3·36	36,284	38,710	3·76	3·66	86
87	20,926	19,054	3·34	3·17	29,202	30,958	3·56	3·46	87
88	16,268	14,576	3·16	2·99	23,135	24,338	3·36	3·26	88
89	12,428	10,926	3·00	2·82	18,027	18,788	3·18	3·08	89
90	9,321	8,015	2·84	2·66	13,802	14,225	3·01	2·90	90
91	6,859	5,748	2·69	2·51	10,376	10,553	2·85	2·74	91
92	4,946	4,025	2·55	2·37	7,650	7,658	2·70	2·58	92
93	3,492	2,749	2·41	2·24	5,526	5,429	2·55	2·44	93
94	2,411	1,828	2·29	2·12	3,908	3,756	2·42	2·30	94
95	1,628	1,183	2·17	2·01	2,704	2,533	2·29	2·17	95
96	1,071	742	2·06	1·90	1,827	1,661	2·17	2·11	96
97	688	452	1·95	1·81	1,204	1,057	2·06	2·03	97
98	430	266	1·85	1·72	774	653	1·96	1·83	98
99	262	151	1·76	1·65	483	389	1·86	1·73	99
100	154	82	1·68	1·51	295	225	1·76	1·62	100

THE QUEEN AND ROYAL FAMILY.

THE QUEEN.—Victoria, of the United Kingdom of Great Britain and Ireland, &c., Queen, Defender of the Faith. Her Majesty was born at Kensington Palace, May 24, 1819; succeeded to the throne, June 20, 1837, on the death of her uncle, King William IV.; was crowned June 28, 1838; and married, February 10, 1840, to his Royal Highness Prince Albert. Her Majesty is the only child of his late Royal Highness Edward, Duke of Kent, son of King George III. The children of Her Majesty are:—

1. Her Royal Highness Victoria Adelaide Mary Louisa, Princess Royal of England and Prussia, born November 21, 1840, and married to his Royal Highness Wilhelm of Prussia, January 25, 1858, died June 15, 1888, and has had issue three sons and four daughters.

2. His Royal Highness Albert Edward, Prince of Wales, born November 9, 1841, married March 10, 1863, Alexandra of Denmark (Princess of Wales), born December 1, 1844, and has issue—Prince Albert Victor, born January 8, 1864, died January 14, 1892; George Frederick Ernest Albert, Duke of York, born June 3, 1865, married his cousin Princess Victoria May, only daughter of the Duke of Teck, July 6, 1893, has three children, born June 23, 1894, December 14, 1895, April 25, 1897; Louisa Victoria Alexandra Dagmar, born February 20, 1867, married, July 27, 1889, Alexander William George, Duke of Fife, has two daughters, born October 3, 1891, and April 3, 1893; Victoria Alexandra Olga Mary, born July 6, 1868; Maud Charlotte Mary Victoria, born November 26, 1869; and Alexander John Charles Albert, born April 6, 1871, died April 7, 1871.

3. Her Royal Highness Alice Maud Mary, born April 25, 1843; died December 14, 1878; married his Royal Highness Prince Frederick Louis of Hesse, July 1, 1862, who died March 13, 1892; had issue five daughters and two sons; the second son died by an accident, May, 1873; the youngest daughter died November 15, 1878.

4. His Royal Highness Alfred Ernest Albert, Duke of Saxe-Coburg and Gotha, born August 6, 1844; married the Grand Duchess Marie of Russia, January 9, 1874; and has had issue a son, born October 15, 1874, and four daughters, born October 29, 1875, November 25, 1876, September 1, 1878, and March, 1884.

5. Her Royal Highness Helena Augusta Victoria, born May 25, 1846; married to his Royal Highness Prince Frederick Christian Charles Augustus of Schleswig-Holstein Sonderburg-Augustenburg, July 5, 1866; and has issue living two sons and two daughters.

6. Her Royal Highness Louise Caroline Alberta, born March 18, 1848; married to the Marquis of Lorne, eldest son of the Duke of Argyll, March 21, 1871.

7. His Royal Highness Arthur William Patrick Albert, Duke of Connaught and Strathearn, born May 1, 1850; married Princess Louise Margaret of Prussia, March 13, 1879; issue, a daughter, born January 15, 1882; a son, born January 13, 1883; and a daughter, born March 17, 1886.

8. His Royal Highness Leopold George Duncan Albert, Duke of Albany, born April 7, 1853; married, April 27, 1882, Princess Helen of Waldeck; died March 28, 1884; issue, a daughter, born February 26, 1883, and a son, born July 19, 1884.

9. Her Royal Highness Beatrice Mary Victoria Feodora, born April 14, 1857; married, July 23, 1885, to Prince Henry of Battenberg; issue, three sons and a daughter.

PARLIAMENTS OF THE UNITED KINGDOM.

	Assembled.	Dissolved.	Duration. Yrs. m. d.
	GEORGE III.		
1	Sept. 27, 1796*	June 29, 1802	5 9 2
2	Oct. 29, 1802	Oct. 25, 1806	3 11 27
3	Dec. 15, 1806	April 29, 1807	0 4 14
4	June 22, 1807	Sept. 29, 1812	5 3 7
5	Nov. 24, 1812	June 10, 1818	5 6 16
6	Jan. 14, 1819	Feb. 29, 1820	1 1 15
	GEORGE IV.		
7	April 23, 1820	June 2, 1826	6 1 9
8	Nov. 14, 1826	July 24, 1830	3 8 10
	WILLIAM IV.		
9	Oct. 26, 1830	April 22, 1831	0 5 27
10	June 14, 1831	Dec. 3, 1332	1 5 9
11	Jan. 29, 1833	Dec. 30, 1834	1 11 1
12	Feb. 19, 1835	July 17, 1837	2 4 28
	VICTORIA.		
13	Nov. 15, 1837	June 23, 1841	3 7 8
14	Aug. 19, 1841	July 23, 1847	5 11 4
15	Nov. 18, 1847	July 1, 1852	4 7 13
16	Nov. 4, 1852	Mar. 21, 1857	4 4 17
17	April 30, 1857	April 23, 1859	1 11 23
18	May 31, 1859	July 6, 1865	6 1 6
19	Feb. 1, 1866	Nov. 11, 1868	2 9 10
20	Dec. 10, 1868	Jan. 26, 1874	5 1 16
21	Mar. 5, 1874	Mar. 25, 1880	6 0 20
22	April 29, 1880	Nov. 18, 1885	5 6 20
23	Jan. 12, 1886	June 25, 1886	0 5 5
24	Aug. 5, 1886	June 28, 1892	5 10 24
25	Aug. 4, 1892	July 24, 1895	2 11 20
26	Aug. 12, 1895		

* Parliament first met after the Union with Ireland, January 22, 1801.

LIST OF ADMINISTRATIONS IN THE PRESENT CENTURY.

Date.	Prime Minister.	Duration. Yrs. Dys.	Chancellor.	Exchequer.	Home Secretary.	Foreign Sec.
Dec. 23, 1783	William Pitt	17 84	Thurlow .. Loughboro	William Pitt ..	Portland	Grenville.
Mar. 17, 1801	Hy. Addington ..	3 59	Eldon	H. Addington..	Portland, Pelham, C. Yorke	Hawkesbury.
May 15, 1804	William Pitt	1 272	Eldon	William Pitt ..	Hawkesbury ..	Harrowby. Mulgrave.
Feb. 11, 1806	Lord Grenville ..	1 48	Erskine....	Lord H. Petty..	Spencer..	Chas. J. Fox. Visct. Howick.
Mar. 31, 1807	Duke of Portland.	2 246	Eldon	S. Perceval ..	Hawkesbury ..	G. Canning.
Dec. 2, 1809	Spencer Perceval.	2 190	Eldon	S. Perceval ..	R. Ryder	Bathurst. Wellesley.
June 9, 1812	Earl of Liverpool.	14 319	Eldon	N. Vansittart.. F. J. Robinson.	Sidmouth ..... Robert Peel	Castlereagh. G. Canning.
Apr. 24, 1827	George Canning..	0 134	Lyndhurst..	G. Canning ..	Sturges Bourne. Lansdowne	Dudley.
Sept. 5, 1827	Visct. Goderich ..	0 142	Lyndhurst..	J. C. Herries ..	Lansdowne	Dudley.
Jan. 25, 1828	D. of Wellington..	2 301	Lyndhurst..	H. Goulburn ..	Robert Peel....	Dudley. Aberdeen.
Nov. 22, 1830	Earl Grey.....	3 238	Brougham..	Althorp	Melbourne	Palmerston.
July 18, 1834	Visct. Melbourne.	0 161	Brougham..	Althorp	Duncannon	Palmerston.
Dec. 26, 1834	Sir Robert Peel ..	0 113	Lyndhurst..	Sir R. Peel....	H. Goulburn ..	Wellington.
Apr. 18, 1835	Visct. Melbourne.	6 141	In Comm... Cottenhpm.	T. S. Rice..... F. T. Barring....	Lord J. Russell .. Normanby.....	Palmerston.
Sept. 6, 1841	Sir Robert Peel ..	4 303	Lyndhurst..	H. Goulburn ..	Sir J. Graham..	Aberdeen.
July 6, 1846	Ld. John Russell.	5 236	Cottenham. Truro	Sir C. Wood ..	Sir George Grey	Palmerston. Granville.
Feb. 27, 1852	Earl of Derby	0 305	St Leonards	B. Disraeli	S. H. Walpole..	Malmesbury.
Dec. 28, 1852	Earl of Aberdeen.	2 44	Cranworth..	W. Gladstone..	Palmerston	Lord J. Russell Clarendon.
Feb. 10, 1855	Lord Palmerston.	3 15	Cranworth..	W. Gladstone.. Sir G. C. Lewis.	Sir George Grey	Clarendon.
Feb. 25, 1858	Earl of Derby....	1 113	Chelmsford.	B. Disraeli	S. H. Walpole..	Malmesbury.
June18, 1859	Lord Palmerston.	6 141	Campbell .. Westbury ..	W. Gladstone..	Sir G. C. Lewis.. Sir George Grey	Russell.
Nov. 6, 1865	Earl Russell	0 242	Cranworth..	W. Gladstone..	Sir George Grey	Clarendon.
July 6, 1866	Earl of Derby....	1 236	Chelmsford.	B. Disraeli	S. H. Walpole .. GathorneHardy	Stanley.
Feb. 27, 1868	Benjamin Disraeli	0 285	Cairns	G. W. Hunt ..	G. Hardy	Stanley.
Dec. 9, 1868	W. E. Gladstone..	5 74	Hatherley.. Selborne ..	Robert Lowe .... W. E. Gladstone.	H. A. Bruce ..... Robert Lowe	Clarendon. Granville.
Feb. 21, 1874	Benjamin Disraeli Earl Beaconsfield.	6 67	Cairns	S. Northcote ..	R. A. Cross	Derby. Salisbury.
Apr. 28, 1880	W. E. Gladstone..	5 57	Selborne ..	W. Gladstone.. H.C.E. Childers	Sir W. Harcourt	Granville.
June24, 1885	Marq. of Salisbury	0 227	Halsbury ..	Hicks-Beach..	R. A. Cross	Salisbury.
Feb. 7, 1886	W. E. Gladstone..	0 139	Herschel ..	W. V. Harcourt	H. C. E. Childers	Rosebery.
July 24, 1886	Marq. of Salisbury	6 17	Halsbury ..	Lord Churchill G. J. Goschen..	H. Matthews ..	Iddesleigh. Salisbury.
Aug. 15, 1892	W. E. Gladstone..	2 313	Herschel ..	W. V. Harcourt	H. H. Asquith..	Rosebery.
Mar. ?, 1894	Earl of Rosebery..					Kimberley.
June24, 1895	Marq. of Salisbury		Halsbury ..	Hicks-Beach..	Sir M. W. Ridley	Salisbury.

THE SALISBURY MINISTRY, 1895.

Prime Minister and Secretary of State for Foreign Affairs	Marquis of Salisbury.
Lord President of the Council	Duke of Devonshire.
First Lord of the Treasury	Rt. Hon. A. J. Balfour.
Lord Chancellor	Lord Halsbury.
Secretary for India	Lord G. Hamilton.
Chancellor of the Exchequer	Sir M. Hicks-Beach.
Home Secretary	Sir Matthew White Ridley.
Secretary for the Colonies	Rt. Hon. J. Chamberlain.
Secretary for War	Marquis of Lansdowne.
Secretary for Scotland	Lord Balfour of Burleigh.
First Lord of the Admiralty	Rt. Hon. G. J. Goschen.
President of the Board of Trade	Rt. Hon. C. T. Ritchie.
Chancellor of the Duchy of Lancaster	Lord James.
Lord Privy Seal	Viscount Cross.
President of the Local Government Board	Rt. Hon. Henry Chaplin.
Lord Lieutenant of Ireland	Earl Cadogan.
Lord Chancellor of Ireland	Lord Ashbourne.
President of the Board of Agriculture	Rt. Hon. W. Long.
First Commissioner of Works	Rt. Hon. Akers Douglas.

The above form the Cabinet.

Chief Secretary for Ireland	G. Balfour.
Postmaster-General	Duke of Norfolk.
Vice-President of the Council of Education	Sir John E. Gorst.
Junior Lords of the Treasury	H. T. Anstruther. W. Hayes Fisher. Lord Stanley.
Financial Secretary to the Treasury	Rt. Hon. R. W. Hanbury.
Patronage Secretary to the Treasury	Sir Wm. Walrond.
Under Secretary for the Home Department	Jesse Collings.
Under Secretary for Foreign Affairs	Hon. St. John Brodrick.
Under Secretary for the Colonies	Earl of Selborne.
Under Secretary for India	Earl of Onslow.
Parliamentary Secretary of the Board of Trade	Earl of Dudley.
Parliamentary Secretary of the Local Government Board	T. W. Russell.

THE SALISBURY MINISTRY, 1895—*continued.*

Secretary to the Admiralty	W. E. G. Macartney.
Under Secretary for the War Office	George Wyndham.
Financial Secretary to the War Office	J. Powell Williams.
Civil Lord to the Admiralty	Austen Chamberlain.
Attorney-General	Sir R. E. Webster.
Solicitor-General	Sir R. B. Finlay.
Lord Advocate for Scotland	Rt. Hon. A. G. Murray.
Solicitor-General for Scotland	C. Scott Dickson.
Attorney-General for Ireland	Rt. Hon. John Atkinson.
Solicitor-General for Ireland	Dunbar P. Barton.
Vice-Chamberlain of the Household	Hon. Alwyn Fellowes.
Comptroller of the Household	Lord Valentia.
Lord Chamberlain	Lord Hopetoun.

PRIME MINISTERS SINCE 1834.

Sir Robert Peel	December 15, 1834
Viscount Melbourne	April 18, 1835
Sir Robert Peel	August 31, 1841
Lord John Russell	July 6, 1846
Earl of Derby	February 27, 1852
Earl of Aberdeen	December 28, 1852
Viscount Palmerston	February 26, 1855
Earl of Derby	February 26, 1858
Viscount Palmerston	June 18, 1859
Earl Russell	October 28, 1865
Earl of Derby	July 8, 1866
Mr. Disraeli	March to December, 1868
Mr. Gladstone	December 9, 1868
Earl Beaconsfield	February 21, 1874
Mr. Gladstone	April 29, 1880 and Ch. of Ex. to April, 1883.
Marquis of Salisbury	June 24, 1885
Mr. Gladstone	February 2, 1886
Marquis of Salisbury	August 3, 1886
Mr. Gladstone	August 15, 1892
Earl Rosebery	March 3, 1894
Marquis of Salisbury	June 25, 1895

Twenty changes of Governments have taken place since the beginning of 1834, but in that time only ten men have been Premiers, and of these Mr. Gladstone, the Marquis of Salisbury and Earl Rosebery are the sole survivors. Mr. Gladstone has been Premier longer than any other statesman since the Earl of Liverpool, who held office nearly fifteen years in succession.

In 1885 the number of members of the Lower House was finally fixed at 670, as against 658 in previous years; England returning 465, Wales 30, Scotland 72, and Ireland 103 members. The previous distribution had been—England 469, Wales 30, Scotland 60, and Ireland 103 seats. There are now 377 county members, as against 283; 284 borough members, as against 360 and 9 University members, as against 9.

THE

HOUSE OF COMMONS AS ELECTED JULY, 1895.

WITH CORRECTIONS TO DECEMBER 5TH, 1898.

Constituencies.	Members.	Politics.					Parliamentary Population, 1891.
		Conservtive	Liberal.	Liberal U.	Nationalist.	Parnellite.	
BEDFORD (3).							
County Divisions (2).							
Biggleswade, or N.	Lord A. Compton	..	..	1	..	..	64,457
Luton, or S.	T. G. Ashton	..	1	..	..	..	68,249
		..	1	1	..	..	132,706
Borough (1).							
Bedford	G. Pym	1	..	..	..	..	28,023
		1	1	1	..	..	160,729
BERKS. (5).							
County Divisions (3).							
Abingdon, or N.	A. K. Lloyd	1	..	..	..	..	49,077
Newbury, or S.	W. G. Mount	1	..	..	..	..	55,846
Wokingham, or E.	Captain Oliver Young	1	..	..	..	..	59,104
		3	..	..	..	..	164,027
Boroughs (2).							
Reading	G. W. Palmer	..	1	..	..	..	55,752
Windsor (New)	F. T. Barry	1	..	..	..	..	12,327
		4	1	..	..	..	232,106
BUCKS. (3).							
County Divisions (3).							
Aylesbury, or M.	Baron F. de Rothschild	..	..	1	..	..	58,510
Buckingham, or N.	W. W. Carlile	1	..	..	..	..	57,389
Wycombe, or S.	Viscount Curzon	1	..	..	..	..	66,792
		2	..	1	..	..	182,691
CAMBRIDGE (4).							
County Divisions (3).							
Chesterton, or W.	R. Green	1	..	..	..	..	46,041
Newmarket, or E.	H. Mc.Calmont	1	..	..	..	..	48,878
Wisbech, or N.	C. T. Giles	1	..	..	..	..	49,556
		3	..	..	..	..	144,475
Borough (1).							
Cambridge	R. U. P. Fitzgerald	1	..	..	..	..	44,387
		4	..	..	..	..	188,862

HOUSE OF COMMONS.

Constituencies.	Members.	Politics. Conservtive	Liberal.	Liberal U.	Nationalist.	Parnellite.	Parliamentary Population, 1891.
CHESTER (13).							
County Divisions (8).							
Altrincham	C. R. Disraeli	1	..	..	..	..	63,390
Crewe	Hon. R. A. Ward	1	..	..	..	..	64,434
Eddisbury	H. J. Tollemache	1	..	..	..	..	55,249
Hyde	J. W. Sidebotham	1	..	..	..	..	57,468
Knutsford	Hon. A. de T. Egerton	1	..	..	..	..	55,073
Macclesfield	W. Bromley-Davenport	1	..	..	..	..	53,147
Northwich	Sir J. T. Brunner	..	1	..	..	..	69,893
Wirrall	Colonel Cotton-Jodrell	1	..	..	..	..	73,725
		7	1	..	..	..	492,379
Boroughs (5).							
Birkenhead	Elliot Lees	1	..	..	..	..	99,249
Chester	R. A. Yerburgh	1	..	..	..	..	42,295
Stalybridge	T. H. Sidebotham	1	..	..	..	..	44,135
Stockport (2)	G. Whiteley	1	..	..	..	..	70,253
	B. V. Melville	1	..	..	..	..	
		12	1	..	..	..	748,311
CORNWALL (7).							
County Divisions (6).							
Bodmin, or S.E.	Rt. Hon. L. H. Courtney	..	..	1	..	..	52,386
Camborne, or N.W.	A. Strauss	..	..	1	..	..	54,192
Launceston, or N.E.	F. Moulton	..	1	..	..	..	48,086
St. Austell, or M.	W. A. Mc.Arthur	..	1	..	..	..	49,517
St. Ives, or W.	T. B. Bolitho	..	..	1	..	..	50,160
Truro	E. Lawrence	..	..	1	..	..	50,715
		..	2	4	..	..	305,056
Borough (1).							
Penryn and Falmouth.	F. J. Horniman	..	1	..	..	..	17,533
		..	3	4	..	..	322,589
CUMBERLAND (6).							
County Divisions (4).							
Cockermouth	Sir Wilfrid Lawson	..	1	..	..	..	63,592
Egremont, or W.	H. Duncombe	1	..	..	..	..	53,629
Eskdale, or N.	R. A. Allison	..	1	..	..	..	45,300
Penrith, or M.	J. W. Lowther	1	..	..	..	..	45,636
		2	2	..	..	..	208,157
Boroughs (2).							
Carlisle	*W. C. Gully, Q.C.	..	..	..	..	..	39,176
Whitehaven	A. Helder	1	..	..	..	..	19,217
		3	2	..	..	..	266,550

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.					Parliamentary Population, 1891.
		Conservtive	Liberal.	Liberal U.	Nationalist.	Parnellite.	
DERBY (9).							
County Divisions (7).							
Chesterfield	T. Bayley	..	1	..	..	..	61,294
High Peak	Major Sidebotham	1	..	..	..	..	60,740
Ilkeston	Sir W. B. Foster	..	1	..	..	..	69,192
Mid	J. A. Jacoby	..	1	..	..	..	59,716
North-Eastern	T. D. Bolton	..	1	..	..	..	61,995
Southern	J. Gretton	1	..	..	..	..	63,816
Western	V. C. Cavendish	..	..	1	..	..	56,987
		2	4	1	..	..	433,740
Boroughs (2).							
Derby (2)	H. Bemrose	1	..	..	..	..	94,146
	G. Drage	1	..	..	..	..	
		4	4	1	..	..	527,886
DEVON (13).							
County Divisions (8).							
Ashburton, or M.	C. Seale Hayne	..	1	..	..	..	53,005
Barnstaple, or N.W.	Sir W. C. Gull	..	..	1	..	..	61,349
Honiton, or E.	Sir J. Kennaway	1	..	..	..	..	52,025
South Molton, or N.	G. Lambert	..	1	..	..	..	46,718
Tavistock, or W.	H. C. F. Luttrell	..	1	..	..	..	50,715
Tiverton, or N.E.	Sir W. Walrond	1	..	..	..	..	52,762
Torquay	Commander Philpotts	1	..	..	..	..	57,463
Totnes, or S.	F. B. Mildmay	..	..	1	..	..	49,615
		3	3	2	..	..	423,652
Boroughs (5).							
Devonport (2)	Hudson Kearley	..	1	..	..	..	70,238
	E. J. C. Morton	..	1	..	..	..	
Exeter	Hon. Sir H. S. Northcote	1	..	..	..	..	50,570
Plymouth (2)	Sir E. Clarke	1	..	..	..	..	87,307
	F. S. Mendl	..	1	..	..	..	
		5	6	2	..	..	631,767
DORSET (4).							
County Divisions (4).							
Eastern	Hon. H. N. Sturt	1	..	..	..	..	57,202
Northern	J. K. Wingfield Digby	1	..	..	..	..	45,740
Southern	W. E. Brymer	1	..	..	..	..	49,897
Western	Lieut.-Colonel R. Williams	1	..	..	..	..	41,648
		4	..	..	..	..	194,487

HOUSE OF COMMONS.

Constituencies.	Members.	Politics. Conservtive	Liberal.	Liberal U.	Nationalist.	Parnellite.	Parliamentary Population, 1891.
DURHAM (16).							
County Divisions (8).							
Barnard Castle	Sir J. W. Pease	..	1	..	..	..	59,459
Bishop Auckland	J. M. Paulton	..	1	..	..	..	61,833
Chester-le-Street	Sir J. Joicey, Bt.	..	1	..	..	..	70,206
Houghton-le-Spring	R. Cameron	..	1	..	..	..	69,235
Jarrow	Sir C. M. Palmer	..	1	..	..	..	80,532
Mid	J. Wilson	..	1	..	..	..	67,635
North-Western	L. Atherley-Jones	..	1	..	..	..	65,987
South-Eastern	Joseph Richardson	..	1	..	..	..	63,830
		..	8	..	..	..	538,717
Boroughs (8).							
Darlington	Pike Pease	..	..	1	..	..	38,030
Durham	Hon. A. R. D. Elliot	..	..	1	..	..	15,287
Gateshead	William Allan	..	1	..	..	..	85,712
Hartlepool	Sir T. Richardson	..	..	1	..	..	64,914
South Shields	W. S. Robson	..	1	..	..	..	78,431
Stockton	J. Samuel	..	1	..	..	..	68,895
Sunderland (2)	W. T. Doxford	1	..	..	..	..	142,097
	Colonel Gourley	..	1	..	..	..	
		1	12	3	..	..	1,032,083
ESSEX (11).							
County Divisions (8).							
Chelmsford, or M.	T. Usborne	1	..	..	..	..	58,313
Epping, or W.	Colonel A. R. M. Lockwood	1	..	..	..	..	55,416
Harwich, or N.E.	J. Round	1	..	..	..	..	55,612
Maldon, or E.	Hon. C. H. Strutt	1	..	..	..	..	54,572
Romford, or S.	L. Sinclair	1	..	..	..	..	103,543
Saffron Walden, or N.	C. Gold	..	1	..	..	..	47,422
South-Eastern	Major Rasch	1	..	..	..	..	69,824
Walthamstow, or S.W.	S. Woods	..	1	..	..	..	101,236
		6	2	..	..	..	545,938
Boroughs (3).							
Colchester	Sir W. D. Pearson	..	1	..	..	..	34,559
West Ham, North	E. Gray	1	..	..	..	..	92,304
„ South	Major G. E. Banes	1	..	..	..	..	112,598
		8	3	..	..	..	785,399
GLOUCESTER (11).							
County Divisions (5).							
Cirencester, or E.	Hon. A. B. Bathurst	1	..	..	..	..	53,364
Forest of Dean	Rt. Hon. Sir C. Dilke	..	1	..	..	..	52,791
Stroud, or M.	C. A. Cripps	1	..	..	..	..	56,488
Tewkesbury, or N.	Sir J. E. Dorington	1	..	..	..	..	50,325
Thornbury, or S.	C. E. H. A. Colston	1	..	..	..	..	63,587
		4	1	..	..	..	276,555

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.					Parliamentary Population, 1891.
		Conservtive	Liberal.	Liberal U.	Nationalist.	Parnellite.	
GLOUCESTER—*con.*							
Boroughs (6).							
Bristol, East	Sir W. H. Wills, Bt.	..	1	..	..	..	70,685
„ North	L. Fry	..	..	1	..	..	77,172
„ South	Col. Sir Edward Hill	1	..	..	..	..	72,273
„ West	Sir M. Hicks-Beach	1	..	..	..	..	65,481
Cheltenham	Colonel Russell	1	..	..	..	..	49,775
Gloucester	C. J. Monk	..	..	1	..	..	39,444
		7	2	2	..	..	651,385
HANTS (12).							
County Divisions (6).							
Andover, or W.	W. W. B. Beach	1	..	..	..	..	51,225
Basingstoke, or N.	A. F. Jeffreys	1	..	..	..	..	70,497
Fareham, or S.	Lt.-Gen. Sir F. Fitzwygram	1	..	..	..	..	65,987
Isle of Wight	Sir R. Webster	1	..	..	..	..	78,718
New Forest	Hon. J. Scott Montagu	1	..	..	..	..	51,300
Petersfield, or E.	W. Nicholson	1	..	..	..	..	47,165
		6	..	..	..	..	364,892
Boroughs (6).							
Christchurch	Abel H. Smith	1	..	..	..	..	53,270
Portsmouth (2)	Sir John Baker	..	1	..	..	..	159,255
	W. O. Clough	..	1	..	..	..	
Southampton	Sir F. Evans	..	1	..	..	..	93,596
	Sir J. B. Simeon	..	..	1	..	..	
Winchester	W. H. Myers	1	..	..	..	..	19,073
		8	3	1	..	..	690,086
HEREFORD (3).							
County Divisions (2).							
Leominster, or N.	Sir J. J. Rankin, Bt.	1	..	..	..	..	45,830
Ross, or S.	M. Biddulph	..	..	1	..	..	49,889
		1	..	1	..	..	95,719
Borough (1).							
Hereford	C. W. R. Cooke	1	..	..	..	..	20,267
		2	..	1	..	..	115,986
HERTFORD (4).							
County Divisions (4).							
Hertford, or E.	E. Cecil	1	..	..	..	..	54,571
Hitchin, or N.	G. B. Hudson	1	..	..	..	..	48,437
St. Albans, or M.	Hon. Vicary Gibbs	1	..	..	..	..	53,239
Watford, or W.	T. F. Halsey	1	..	..	..	..	63,878
		4	..	..	..	..	220,125

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.					Parliamentary Population, 1891.
		Conservtive	Liberal.	Liberal U.	Nationalist.	Parnellite.	
HUNTINGDON (2).							
County Divisions (2).							
Huntingdon, or S.	A. H. Smith-Barry	1	..	..	..	..	25,422
Ramsey, or N.....	Hon. A. E. Fellowes	1	..	..	..	..	29,558
KENT (19).		2	..	..	..	..	54,980
County Divisions (8).							
Ashford, or S.	L. Hardy	1	..	..	..	..	67,946
Dartford, or N.W.	Rt. Hon. Sir W. Hart-Dyke	1	..	..	..	..	79,850
Faversham, or N.E. ..	F. G. Barnes.....	1	..	..	..	..	69,343
Isle of Thanet.....	Rt. Hon. J. Lowther	1	..	..	..	..	61,617
Medway, or M.	Col. C. E. Warde	1	..	..	..	..	64,178
Sevenoaks, or W.	H. W. Forster	1	..	..	..	..	80,062
St. Augustine's, or E...	Rt. Hon. A. Akers-Douglas	1	..	..	..	..	68,011
Tunbridge, or S.W.....	A. Griffith Boscawen	1	..	..	..	..	72,596
Boroughs (11).		8	..	..	..	..	563,603
Canterbury	J. Henniker-Heaton	1	..	..	..	..	22,607
Chatham	H. D. Davies	1	..	..	..	..	59,389
Deptford	A. H. A. Morton	1	..	..	..	..	101,326
Dover	G. Wyndham	1	..	..	..	..	33,313
Gravesend	J. H. Dudley Ryder	1	..	..	..	..	35,492
Greenwich	Lord H. Cecil	1	..	..	..	..	78,131
Hythe	Sir B. Edwards.....	1	..	..	..	..	35,540
Lewisham	J. Penn	1	..	..	..	..	88,643
Maidstone	F. S. W. Cornwallis	1	..	..	..	..	32,145
Rochester.....	Viscount Cranborne	1	..	..	..	..	26,170
Woolwich	Colonel E. Hughes	1	..	..	..	..	98,976
LANCASTER (57).		19	..	..	..	..	1,175,335
County Divisions (23).							
Northern Part (4).							
Blackpool	Sir M. W. Ridley.....	1	..	..	..	..	70,356
Chorley.....	Lord Balcarres.....	1	..	..	..	..	67,854
Lancaster.....	Colonel Foster	1	..	..	..	..	64,279
North Lonsdale	R. Cavendish	..	..	1	..	..	51,181
N.-Eastern Part (4).							
Accrington	Sir J. F. Leese, Q.C.	..	1	..	..	..	75,712
Clitheroe	Sir U. Kay-Shuttleworth ..	..	1	..	..	..	89,331
Darwen.....	J. Rutherford	1	..	..	..	..	70,475
Rossendale	J. H. Maden	..	1	..	..	..	70,567
S.-Eastern Part (8).							
Eccles	O. L. Clare	1	..	..	..	..	78,133
Gorton	E. F. G. Hatch	1	..	..	..	..	77,690
Heywood	G. Kemp	..	..	1	..	..	56,794
Middleton	J. Duckworth	..	1	..	..	..	68,540
Prestwich.....	F. Cawley	..	1	..	..	..	79,497
Radcliffe-c'm-Farnw'th	Colonel Mellor	1	..	..	..	..	72,940
Stretford	Sir J. W. Maclure, Bt.	1	..	..	..	..	67,004
Westhoughton	Lord Stanley	1	..	..	..	..	83,063

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.					Parliamentary Population, 1891.
		Conservtive	Liberal.	Liberal U.	National list	Parnellite.	
LANCASTER—*con.*							
S.-Western Part (7).							
Bootle	Colonel Sandys	1	..	..	..	..	97,552
Ince	Colonel Blundell	1	..	..	..	..	67,021
Leigh	C. P. Scott	..	1	..	..	..	65,155
Newton	Hon. T. W. Legh	1	..	..	..	..	63,296
Ormskirk	Hon. A. Stanley	1	..	..	..	..	64,096
Southport	Sir H. Naylor-Leyland, Bart.	..	1	..	..	..	76,581
Widnes	J. S. Gilliat	1	..	..	..	..	64,507
Boroughs (*34*).		14	7	2	..	..	1,641,624
Ashton-under-Lyne	H. Whiteley	1	..	..	..	..	47,322
Barrow-in-Furness	Sir C. W. Cayzer	1	..	..	..	..	51,712
Blackburn (2)	W. H. Hornby	1	..	..	..	..	120,064
	Sir W. Coddington	1	..	..	..	..	
Bolton (2)	H. Shepherd Cross	1	..	..	..	..	118,730
	G. Harwood	..	1	..	..	..	
Burnley	Rt. Hon. P. Stanhope	..	1	..	..	..	86,163
Bury	J. Kenyon	1	..	..	..	..	55,491
Liverpool, Abercromby.	W. F. Lawrence	1	..	..	..	..	55,564
„ East Toxteth	A. F. Warr	1	..	..	..	..	63,926
„ Everton	Sir J. A. Willox	1	..	..	..	..	78,639
„ Exchange	C. M. Mc.Arthur	..	..	1	..	..	47,704
„ Kirkdale	David MacIver	1	..	..	..	..	77,018
„ Scotland	T. P. O'Connor	..	..	..	1	..	53,723
„ Walton	J. H. Stock	1	..	..	..	..	66,465
„ West Derby	Rt. Hon. W. H. Long	1	..	..	..	..	76,971
„ West Toxteth	R. P. Houston	1	..	..	..	..	64,461
Manchester, East	Rt. Hon. A. J. Balfour	1	..	..	..	..	85,407
„ North	C. E. Schwann	..	1	..	..	..	76,629
„ N'th-East.	Rt. Hon. Sir J. Fergusson	1	..	..	..	..	72,794
„ N'th-West	Sir W. H. Houldsworth	1	..	..	..	..	67,633
„ South	Marquis of Lorne	..	..	1	..	..	80,051
„ S'th-West	W. J. Galloway	1	..	..	..	..	71,968
Oldham (2)	R. Ascroft	1	..	..	..	..	183,871
	J. F. Oswald, Q.C.	1	..	..	..	..	
Preston (2)	R. W. Hanbury	1	..	..	..	..	111,696
	W. E. M. Tomlinson	1	..	..	..	..	
Rochdale	C. M. Royds	1	..	..	..	..	71,458
Salford, North	F. Platt-Higgins	1	..	..	..	..	61,520
„ South	Sir H. H. Howorth	1	..	..	..	..	68,879
„ West	Lees Knowles	1	..	..	..	..	67,740
St. Helens	H. Seton-Karr	1	..	..	..	..	71,288
Warrington	R. Pierpoint	1	..	..	..	..	55,349
Wigan	Sir F. S. Powell	1	..	..	..	..	55,013
		42	10	4	1	..	3,906,873

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.					Parliamentary Population, 1891.
		Conservtive	Liberal.	Liberal U.	Nationalist.	Parnellite.	
LEICESTER (6).							
County Divisions (*4*).							
Bosworth, or W.	C. B. Mc.Laren	..	1	..	..	..	57,240
Harborough, or S.	J. W. Logan	..	1	..	..	..	59,368
Loughborough, or M.	J. E. Johnson-Ferguson	..	1	..	..	..	55,164
Melton, or E.	Lord E. Manners	1	..	..	..	..	59,852
		1	3	..	..	..	231,624
Boroughs (*2*).							
Leicester (2)	H. Broadhurst	..	1	..	..	..	142,051
	Walter Hazell	..	1	..	..	..	
		1	5	..	..	..	373,675
LINCOLN (11).							
County Divisions (*7*).							
Brigg, or N. Lindsey	H. J. Reckitt	..	1	..	..	..	49,151
Gainsboro', or W. L'sey	E. Bainbridge	..	1	..	..	..	49,595
Horncastle, or S. L'sey.	Lord Willoughby de Eresby.	1	..	..	..	..	46,079
Louth, or E. Lindsey	R. W. Perks	..	1	..	..	..	46,868
Sleaford, or N. Kesteven	Rt. Hon. H. Chaplin	1	..	..	..	..	45,474
Spalding, or Holland	H. F. Pollock	..	..	1	..	..	49,279
Stamford, or S. Kestev'n	W. Younger	1	..	..	..	..	47,647
		3	3	1	..	..	334,093
Boroughs (*4*).							
Boston	W. Garfitt	1	..	..	..	..	18,927
Grantham	H. Y. B. Lopes	1	..	..	..	..	17,170
Great Grimsby	George Doughty	..	..	1	..	..	58,603
Lincoln	C. H. Seeley	..	..	1	..	..	43,985
		5	3	3	..	..	472,778
MIDDLESEX (47).							
County Divisions (*7*).							
Brentford	J. Bigwood	1	..	..	..	..	69,792
Ealing	Rt. Hon. Lord G. Hamilton.	1	..	..	..	..	70,756
Enfield	Captain H. F. Bowles	1	..	..	..	..	84,388
Harrow	W. Ambrose	1	..	..	..	..	96,720
Hornsey	H. C. Stephens	1	..	..	..	..	78,043
Tottenham	Joseph Howard	1	..	..	..	..	97,166
Uxbridge	Sir F. D. Dixon Hartland, Bt.	1	..	..	..	..	67,754
		7	..	..	..	..	564,619
Boroughs (*40*).							
Bethnal Green, N.E.	M. M. Bhownaggree	1	..	..	..	..	66,804
„ „ S.W.	E. H. Pickersgill	..	1	..	..	..	62,330
Chelsea	C. A. Whitmore	1	..	..	..	..	96,272
City of London (2)	Sir R. Hanson	1	..	..	..	..	37,694
	A. G. H. Gibbs	1	..	..	..	..	
Finsbury, Central	M. Mainwaring	1	..	..	..	..	65,885

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.					Parliamentary Population, 1891.
		Conservtive	Liberal.	Liberal U.	Nationalist.	Parnellite.	
MIDDLESEX—*con.*							
Finsbury, East	H. C. Richards	1	..	..	..	..	45,306
Fulham	W. H. Fisher	1	..	..	..	..	91,640
Hackney, Central	Sir A. Scoble, Q.C.	1	..	..	..	..	64,760
,, North	W. R. Bousfield, Q.C.	1	..	..	..	..	77,170
,, South	T. H. Robertson	1	..	..	..	..	87,601
Hammersmith	General Goldsworthy	1	..	..	..	..	97,237
Hampstead	E. Broadie-Hoare	1	..	..	..	..	68,425
Holborn	Sir Charles Hall, Q.C.	1	..	..	..	..	70,918
Islington, East	B. L. Cohen	1	..	..	..	..	83,883
,, North	G. C. T. Bartley	1	..	..	..	..	90,272
,, South	Sir Albert Rollit	1	..	..	..	..	71,910
,, West	T. Lough	..	1	..	..	..	73,368
Kensington, North	W. T. Sharpe	1	..	..	..	..	82,656
,, South	Lord Warkworth	1	..	..	..	..	83,665
Marylebone, East	E. Boulnois	1	..	..	..	..	66,673
,, West	Sir Samuel Scott	..	..	1	..	..	75,708
Paddington, North	John Aird	1	..	..	..	..	64,671
,, South	T. G. Fardell	1	..	..	..	..	53,167
Shoreditch, Haggerston	J. Lowles	1	..	..	..	..	56,356
,, Hoxton	Alderman James Stuart	..	1	..	..	..	67,653
St. George's, Hn'vr-sq.	Rt. Hon. G. J. Goschen	..	..	1	..	..	78,362
St. Pancras, East	R. G. Webster	1	..	..	..	..	60,844
,, North	E. R. Moon	1	..	..	..	..	59,126
,, South	Capt. H. M. Jessel	..	..	1	..	..	53,767
,, West	H. R. Graham	1	..	..	..	..	60,700
Strand	Hon. W. F. D. Smith	1	..	..	..	..	64,674
Tower Hamlets:							
Bow and Bromley	Hon. L. Holland	1	..	..	..	..	88,645
Limehouse	H. S. Samuel	1	..	..	..	..	55,232
Mile End	Spencer Charrington	1	..	..	..	..	48,850
Poplar	Sidney Buxton	..	1	..	..	..	78,052
St. George	H. H. Marks	1	..	..	..	..	47,913
Stepney	W. C. Steadman	..	1	..	..	..	58,715
Whitechapel	Sir Samuel Montagu	..	1	..	..	..	74,420
Westminster	W. Burdett-Coutts	1	..	..	..	..	55,760
		38	6	3	..	..	3,251,703
MONMOUTH (4).							
County Divisions (3).							
Northern	R. Mc.Kenna	..	1	..	..	..	62,690
Southern	Hon. F. C. Morgan	1	..	..	..	..	66,133
Western	Sir W. V. Harcourt	..	1	..	..	..	64,695
Borough (1).		1	2	..	..	..	193,518
Monmouth Group	Albert Spicer	..	1	..	..	..	58,742
		1	3	..	..	..	252,260

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.					Parliamentary Population, 1891.
		Conservtive	Liberal.	Liberal U.	Nationalist.	Parnellite.	
NORFOLK (10).							
County Divisions (6).							
Eastern	R. J. Price	..	1	..	..	..	40,693
Midland	F. W. Wilson	..	1	..	..	..	49,604
Northern	H. Cozens-Hardy, Q.C.	..	1	..	..	..	51,072
North-Western	Joseph Arch	..	1	..	..	..	51,278
Southern	A. W. Soames	..	1	..	..	..	49,730
South-Western	T. L. Hare	1	..	..	..	..	47,133
Boroughs (4).		1	5	..	..	..	289,510
Great Yarmouth	Sir J. C. Colomb	1	..	..	..	..	49,318
King's Lynn	T. Gibson Bowles	1	..	..	..	..	18,265
Norwich (2)	S. Hoare	1	..	..	..	..	100,970
	Sir H. Bullard	1	..	..	..	..	
		5	5	..	..	..	458,063
NORTHAMPTON (7).							
County Divisions (4).							
Eastern	F. A. Channing	..	1	..	..	..	65,499
Mid	Sir J. Pender, Bart.	1	..	..	..	..	48,790
Northern	E. P. Monckton	1	..	..	..	..	46,723
Southern	Hon. E. Douglas Pennant	1	..	..	..	..	46,628
Boroughs (3).		3	1	..	..	..	207,640
Northampton (2)	H. Labouchere	..	1	..	..	..	70,872
	C. G. A. Drucker	1	..	..	..	..	
Peterborough	R. Purvis	..	..	1	..	..	26,464
		4	2	1	..	..	304,976
N'RTH'MB'RL'ND (8).							
County Divisions (4).							
Berwick-on-Tweed	Sir Edward Grey, Bart.	..	1	..	..	..	52,442
Hexham	W. C. B. Beaumont	..	1	..	..	..	51,587
Tyneside	J. A. Pease	..	1	..	..	..	69,642
Wansbeck	C. Fenwick	..	1	..	..	..	59,701
Boroughs (4).		..	4	..	..	..	233,372
Morpeth	Thomas Burt	..	1	..	..	..	40,133
Newcastle-on-T'ne (2)	Sir C. F. Hamond	1	..	..	..	..	186,324
	W. D. Cruddas	1	..	..	..	..	
Tynemouth	R. S. Donkin	1	..	..	..	..	46,267
NOTTINGHAM (7).		3	5	..	..	..	506,096
County Divisions (4).							
Bassetlaw	Sir F. Milner	1	..	..	..	..	51,452
Mansfield	J. C. Williams	..	1	..	..	..	65,790
Newark	Lord Newark	1	..	..	..	..	50,035
Rushcliffe	J. E. Ellis	..	1	..	..	..	66,617
		2	2	..	..	..	233,894

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Constituencies.	Members.	Politics.					Parliamentary Population, 1891.
		Conservtive	Liberal.	Liberal U.	Nationalist.	Parnellite.	
NOTTINGHAM—*con.*							
Boroughs (3).							
Nottingham, East	E. Bond.....	1	..	..	..	..	69,181
„ South ..	Lord H. Bentinck	1	..	..	..	..	60,487
„ West....	J. H. Yoxall	..	1	..	..	..	82,037
		4	3	..	..	..	445,599
OXFORD (4).							
County Divisions (3).							
Banbury, or N.	A. Brassey	1	..	..	..	..	43,861
Henley, or S.	R. Hermon Hodge	1	..	..	..	..	48,145
Woodstock, or M.	G. H. Morrell	1	..	..	..	..	50,464
		3	..	..	..	..	142,470
Borough (1).							
Oxford	Viscount Valentia	1	..	..	..	..	45,741
		4	..	..	..	..	188,211
RUTLAND (1).							
County Division (1).							
Rutland	G. H. Finch	1	..	..	..	..	20,659
SALOP (5).							
County Divisions (4).							
Ludlow, or S.	R. J. More.....	..	..	1	..	..	55,920
Newport, or N.	Colonel Kenyon Slaney	1	..	..	..	..	53,035
Oswestry, or W.	Stanley Leighton.....	1	..	..	..	..	54,178
Wellington, or M.	A. H. Brown	..	..	1	..	..	46,224
		2	..	2	..	..	209,357
Borough (1).							
Shrewsbury	H. D. Greene, Q.C.	1	..	..	..	..	26,967
		3	..	2	..	..	236,324
SOMERSET (10).							
County Divisions (7).							
Bridgwater	E. J. Stanley	1	..	..	..	..	48,226
Eastern	H. Hobhouse	..	..	1	..	..	50,152
Frome	J. E. Barlow	..	1	..	..	..	53,552
Northern	E. H. Llewellyn	1	..	..	..	..	53,418
Southern	Edward Strachey	..	1	..	..	..	51,300
Wellington, or W.	Sir A. Acland-Hood, Bart...	1	..	..	..	..	48,122
Wells.....	Hon. G. H. Jolliffe	1	..	..	..	..	55,569
Boroughs (3).		4	2	1	..	..	360,339
Bath (2).....	Colonel Wyndham Murray..	1	..	..	..	..	54,550
	E. R. Wodehouse.....	..	..	1	..	..	
Taunton	Lieut.-Colonel Welby	1	..	..	..	..	18,026
		6	2	2	..	..	432,915

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Constituencies.	Members.	Politics.					Parliamentary Population, 1891.
		Conservtive	Liberal.	Liberal U.	Nationalist.	Parnellite.	
STAFFORD (17).							
County Divisions (7).							
Burton	Sidney Evershed	..	1	..	..	..	58,640
Handsworth	Sir H. Meysey Thompson	..	..	1	..	..	84,782
Kingswinford	Rt. Hon. A. Staveley Hill	1	..	..	..	..	47,665
Leek	Charles Bill	1	..	..	..	..	56,711
Lichfield	Thos. Courtenay Warner	..	1	..	..	..	52,006
North-Western	James Heath	1	..	..	..	..	63,166
Western	Alex. Henderson	..	..	1	..	..	56,546
		3	2	2	..	..	419,516
Boroughs (10).							
Hanley	W. Woodall	..	1	..	..	..	86,845
Newcastle-under-Lyme	W. Allen	..	1	..	..	..	54,184
Stafford	C. E. Shaw	..	1	..	..	..	20,270
Stoke-on-Trent	D. H. Coghill	..	..	1	..	..	75,352
Walsall	S. Gedge	1	..	..	..	..	71,791
Wednesbury	W D. Green	1	..	..	..	..	69,083
West Bromwich	J. Ernest Spencer	1	..	..	..	..	59,489
Wolverhampton, E.	Rt. Hon. Sir H. H. Fowler	..	1	..	..	..	54,511
„ S.	J. L. Gibbons	..	..	1	..	..	57,096
„ W.	Sir A. Hickman	1	..	..	..	..	62,718
		7	6	4	..	..	1,030,855
SUFFOLK (8).							
County Divisions (5).							
Eye, or N.E.	F S. Stephenson	..	1	..	..	..	54,825
Lowestoft, or N.	H. S. Foster	1	..	..	..	..	61,654
Stowmarket, or N.W.	I. Malcolm	1	..	..	..	..	55,099
Sudbury, or S.	Sir W. Cuthbert Quilter, Bt.	..	..	1	..	..	55,655
Woodbridge, or S.E.	Captain Pretyman	1	..	..	..	..	56,539
		3	1	1	..	..	283,772
Boroughs (3).							
Bury St. Edmunds	Viscount Chelsea	1	..	..	..	..	16,630
Ipswich (2)	D. F. Goddard	..	1	..	..	..	57,360
	Sir C. Dalrymple	1	..	..	..	..	
		5	2	1	..	..	357,762
SURREY (22).							
County Divisions (6).							
Chertsey, or N.W.	H. C. Leigh-Bennet	1	..	..	..	..	61,968
Epsom, or M.	T. T. Bucknill	1	..	..	..	..	70,103
Guildford, or S.W.	Rt. Hon. St. John Brodrick	1	..	..	..	..	67,722
Kingston	T. S. Cox	1	..	..	..	..	85,367
Reigate, or S.E.	Hon. H. Cubitt	1	..	..	..	..	64,453
Wimbledon, or N.E.	Cosmo Bonsor	1	..	..	..	..	69,236
		6	..	..	..	..	418,849

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.					Parliamentary Population, 1891.
		Conservtive	Liberal.	Liberal U.	Nationalist.	Parnellite.	
SURREY—*con.*							
Boroughs (16).							
Battersea	John Burns	..	1	..	..	..	97,204
Camberwell, Dulwich..	Sir J. Blundell Maple	1	..	..	..	..	83,272
„ North ..	Major Dalbiac	1	..	..	..	..	88,932
„ Peckham.	F. G. Banbury	1	..	..	..	..	83,482
Clapham	P. M. Thornton	1	..	..	..	..	96,952
Croydon	C. T. Ritchie	1	..	..	..	..	102,697
Lambeth, Brixton	Hon. E. Hubbard	1	..	..	..	..	70,356
„ Kennington.	F. L. Cook	1	..	..	..	..	73,919
„ North	H. M. Stanley	..	..	1	..	..	62,516
„ Norwood ..	C. E. Tritton	1	..	..	..	..	68,411
Newington, Walworth.	J. Bailey	1	..	..	..	..	59,040
„ West	Captain Cecil Norton	..	1	..	..	..	56,623
Southwark, Bermondsy	A. Lafone	1	..	..	..	..	82,898
„ Rotherhithe	J. C. Macdona	1	..	..	..	..	73,662
„ West	R. K. Causton	..	1	..	..	..	66,770
Wandsworth	H. Kimber	1	..	..	..	..	113,233
		18	3	1	..	..	1,698,816
SUSSEX (9).							
County Divisions (6).							
Chichester, or S.W. ..	Lord Edmund Talbot	1	..	..	..	..	54,357
Eastbourne, or S.	Admiral E. Field	1	..	..	..	..	66,468
East Grinstead, or N...	G. J. Goschen, jun.	1	..	..	..	..	52,525
Horsham, or N.W.....	J. H. Johnstone	1	..	..	..	..	52,977
Lewes, or M.	Sir H. Fletcher	1	..	..	..	..	64,026
Rye, or E.	A. M. Brookfield	1	..	..	..	..	57,090
		6	..	..	..	..	347,443
Boroughs (3).							
Brighton (2)	G. W. E. Loder	1	..	..	..	..	142,121
	Bruce Wentworth	1	..	..	..	..	
Hastings	W. L. Shadwell	1	..	..	..	..	60,878
		9	..	..	..	..	550,442
WARWICK (14).							
County Divisions (4).							
Nuneaton, or N.E.....	F. A. Newdigate	1	..	..	..	..	53,280
Rugby, or S.E.	Hon. R. G. Verney	1	..	..	..	..	49,130
Stratf'rd-on-A., or S.W.	Colonel Milward	1	..	..	..	..	46,440
Tamworth, or N.	P. A. Muntz	1	..	..	..	..	54,134
		4	..	..	..	..	202,984

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.					Parliamentary Population, 1891.
		Conservtive	Liberal.	Liberal U.	Nationalist.	Parnellite.	
WARWICK—*con*							
Boroughs (*10*).							
Aston Manor	Captain Grice-Hutchinson	1	..	..	..	..	68,639
Birm'gham, Bordesley	Jesse Collings	..	..	1	..	..	82,863
„ Central	E. Parkes	..	..	1	..	..	59,099
„ East	Sir B. Stone	1	..	..	..	..	65,683
„ Edgbaston	F. Lowe	1	..	..	..	..	67,682
„ North	W. Kenrick	..	..	1	..	..	62,948
„ South	J. Powell Williams	..	..	1	..	..	70,334
„ West	Rt. Hon. J. Chamberlain	..	..	1	..	..	69,508
Coventry	C. J. Murray	1	..	..	..	..	54,743
Warwick & Leamington	Hon. A. Lyttelton	..	..	1	..	..	39,102
		8	..	6	..	..	843,585
WESTMORLAND (2).							
County Divisions (*2*).							
Appleby, or N.	Sir Joseph Savory	1	..	..	..	..	31,176
Kendal, or S.	Captain J. F. Bagot	1	..	..	..	..	34,922
		2	..	..	..	..	66,098
WILTS (6).							
County Divisions (*5*).							
Chippenham, or N.W.	Sir J. D. Poynder	1	..	..	..	..	44,356
Cricklade, or N.	Lord Edmond Fitzmaurice	..	1	..	..	..	59,414
Devizes, or E.	A. E. Goulding	1	..	..	..	..	48,267
Westbury, or W.	Captain Chaloner	1	..	..	..	..	52,669
Wilton, or S.	Viscount Folkestone	1	..	..	..	..	42,901
		4	1	..	..	..	247,607
Borough (*1*).							
Salisbury	Mr. Allhusen	1	..	..	..	..	17,362
		5	1	..	..	..	264,969
WORCESTER (8).							
County Divisions (*5*).							
Bewdley, or W.	A. Baldwin	1	..	..	..	..	52,018
Droitwich, or M.	R. B. Martin	..	..	1	..	..	48,281
Eastern	J. A. Chamberlain	..	..	1	..	..	59,357
Evesham, or S.	Colonel C. W. Long	1	..	..	..	..	49,538
Northern	J. W. Wilson	..	..	1	..	..	58,437
		2	..	3	..	..	267,631
Boroughs (*3*).							
Dudley	Brooke Robinson	1	..	..	..	..	90,223
Kidderminster	Sir A. F. Godson, Q.C.	1	..	..	..	..	26,905
Worcester	Hon. G. H. Allsopp	1	..	..	..	..	42,899
		5	..	3	..	..	427,658

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.					Parliamentary Population, 1891.
		Conservtive	Liberal.	Liberal U.	Nationalist.	Parnellite.	
YORKSHIRE (52).							
County Divisions (26).							
East Riding:							
Buckrose	Sir A. Holden	..	1	..	..	..	50,676
Holderness	Commander Bethell	1	..	..	..	..	41,479
Howdenshire	Captain W. H. Wilson-Todd.	1	..	..	..	..	49,627
North Riding:							
Cleveland	A. E. Pease	..	1	..	..	..	55,917
Richmond	J. Hutton	1	..	..	..	..	54,450
Thirsk and Malton	J. G. Lawson	1	..	..	..	..	57,191
Whitby	E. W. Beckett	1	..	..	..	..	54,781
West Riding:							
Barkeston Ash	Colonel Gunter	1	..	..	..	..	48,470
Barnsley	J. Walton	..	1	..	..	..	78,844
Colne Valley	Sir J. Kitson	..	1	..	..	..	59,344
Doncaster	F. W. Fison	1	..	..	..	..	73,157
Elland	Alderman T. Wayman	..	1	..	..	..	64,632
Hallamshire	Sir F. Mappin	..	1	..	..	..	73,254
Holmfirth	H. J. Wilson	..	1	..	..	..	65,160
Keighley	J. Brigg	..	1	..	..	..	63,263
Morley	A. E. Hutton	..	1	..	..	..	65,219
Normanton	B. Pickard	..	1	..	..	..	72,013
Osgoldcross	Sir J. Austin	..	1	..	..	..	66,779
Otley	M. D'Arcy Wyvill	1	..	..	..	..	61,746
Pudsey	Briggs Priestley	..	1	..	..	..	49,252
Ripon	J. L. Wharton	1	..	..	..	..	54,925
Rotherham	Rt. Hon. A. H. D. Acland	..	1	..	..	..	78,578
Shipley	F. Flannery	..	..	1	..	..	62,166
Skipton	W. Morrison	..	..	1	..	..	58,213
Sowerby	Rt. Hon. J. W. Mellor, Q.C.	..	1	..	..	..	63,192
Spen Valley	T. P. Whittaker	..	1	..	..	..	57,402
		9	15	2	..	..	1,579,730
Boroughs (26).							
East Riding:							
Hull, Central	Sir H. S. King	1	..	..	..	..	65,565
,, East	J. T. Firbank	1	..	..	..	..	55,492
,, West	C. H. Wilson	..	1	..	..	..	78,603
North Riding:							
Middlesbrough	J. H. Wilson	..	1	..	..	..	98,899
Scarborough	J. C. Rickett	..	1	..	..	..	33,776
York (2)	J. G. Butcher	1	..	..	..	..	66,984
	Sir Chas. Beresford	1	..	..	..	..	
West Riding:							
Bradford, Central	J. M. L. Wanklyn	..	..	1	..	..	65,847
,, East	Capt. The Hon. R. F. Greville	1	..	..	..	..	79,545
,, West	E. Flower	1	..	..	..	..	70,969
Dewsbury	Mark Oldroyd	..	1	..	..	..	72,983
Halifax (2)	A. Billson	..	1	..	..	..	82,863
	A. Arnold	1	..	..	..	..	
Huddersfield	Sir J. T. Woodhouse	..	1	..	..	..	96,495

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.					Parliamentary Population, 1891.
		Conservtive	Liberal.	Liberal U.	Nationalist.	Parnellite.	
YORKSHIRE—*con.*							
West Riding:							
Leeds, Central	G. W. Balfour	1	..	..	..	..	69,135
„ East	T. R. Leuty	..	1	..	..	..	64,609
„ North	Rt. Hon. W. L. Jackson	1	..	..	..	..	81,547
„ South	J. L. Walton, Q.C.	..	1	..	..	..	70,018
„ West	Rt. Hon. Herbert Gladstone	..	1	..	..	..	82,197
Pontefract	T. W. Nussey	..	1	..	..	..	16,407
Sheffield, Attercliffe	Batty Langley	..	1	..	..	..	72,462
„ Brightside	F. Maddison	..	1	..	..	..	67,083
„ Central	Sir Howard Vincent	1	..	..	..	..	66,461
„ Ecclesall	Sir E. Ashmead-Bartlett	1	..	..	..	..	63,302
„ Hallam	C. B. Stuart-Wortley	1	..	..	..	..	54,935
Wakefield	Viscount Milton	..	..	1	..	..	37,269
		21	27	4	..	..	3,193,176
UNIVERSITIES (5).							
Cambridge (2)	Professor R. C. Jebb	1	..	..	..	..	....
	Rt. Hon. Sir J. E. Gorst	1	..	..	..	..	....
Oxford (2)	Rt. Hon. Sir J. Mowbray	1	..	..	..	..	....
	J. G. Talbot	1	..	..	..	..	....
London	Rt. Hon. Sir John Lubbock.	..	..	1	..	..	....
		4	..	1	..	..	....
	WALES.						
ANGLESEY (1).							
County Division (*1*).							
Anglesey	E. J. Griffiths	..	1	..	..	..	50,079
BRECON (1).							
County Division (*1*).							
Brecon	C. Morley	..	1	..	..	..	54,550
CARDIGAN (1).							
County Division (*1*).							
Cardigan	V. Davies	..	1	..	..	..	62,596
CARMARTHEN (3).							
County Divisions (*2*).							
Eastern	Abel Thomas	..	1	..	..	..	49,135
Western	J. Lloyd Morgan	..	1	..	..	..	46,926
Borough (*1*).		..	2	..	..	..	96,061
Carmarthen Group	Sir J. J. Jenkins	..	..	1	..	..	34,513
		..	2	1	..	..	130,745

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.					Parliamentary Population, 1891.
		Conservative	Liberal.	Liberal U.	Nationalist.	Parnellite.	
CARNARVON (3).							
County Divisions (2).							
Arfon, or N.	W. Jones	..	1	..	..	..	45,822
Eifion, or S.	J. B. Roberts	..	1	..	..	..	42,826
		..	2	..	..	..	88,648
Borough (1).							
Carnarvon Group	D. Lloyd George	..	1	..	..	..	29,577
		..	3	..	..	..	118,225
DENBIGH (3).							
County Divisions (2).							
Eastern	Samuel Moss	..	1	..	..	..	47,317
Western	J. H. Roberts	..	1	..	..	..	46,417
		..	2	..	..	..	93,734
Borough (1).							
Denbigh Group	W. T. Howell	1	..	..	..	..	24,216
		1	2	..	..	..	117,950
FLINT (2).							
County Division (1).							
Flint	Samuel Smith	..	1	..	..	..	53,034
Borough (1).							
Flint Group	J. H. Lewis	..	1	..	..	..	23,251
		..	2	..	..	..	76,285
GLAMORGAN (10).							
County Divisions (5).							
Eastern	Alfred Thomas	..	1	..	..	..	72,465
Gower, or W.	D. D. Randall	..	1	..	..	..	55,261
Mid	S. T. Evans	..	1	..	..	..	60,968
Rhondda	W. Abraham	..	1	..	..	..	68,720
Southern	Major Quinn	1	..	..	..	..	75,337
		1	4	..	..	..	332,751
Boroughs (5).							
Cardiff Group	J. M. Maclean	1	..	..	..	..	132,163
Merthyr Tydvil	D. A. Thomas	..	1	..	..	..	104,008
	W. Pritchard Morgan	..	1	..	..	..	
Swansea District	D. Brynmor Jones	..	1	..	..	..	63,140
,, Town	Sir J. T. D. Llewellyn, Bart.	1	..	..	..	..	57,566
		3	7	..	..	..	689,628
MERIONETH (1).							
County Division (1).							
Merioneth	T. E. Ellis	..	1	..	..	..	49,204

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.					Parliamentary Population, 1891.
		Conservtive	Liberal.	Liberal U.	Nationalist.	Parnellite.	
MONTGOMERY (2).							
County Division (1).							
Montgomery	A. C. Humphreys Owen....	..	1	..	..	..	40,214
Borough (1).							
Montgomery Group ..	Major E. P. Jones	1	..	..	..	..	17,789
		1	1	..	..	..	58,003
PEMBROKE (2).							
County Division (1).							
Pembroke.....	W. Wynford Philipps.....	..	1	..	..	..	53,921
Borough (1).							
Pembroke Group	Lieut.-General Laurie	1	..	..	..	..	35,204
		1	1	..	..	..	89,125
RADNOR (1).							
County Division (1).							
Radnor.....	Sir P. C. Milbank, Bart.....	1	..	..	..	..	21,791
	SCOTLAND.						
ABERDEEN (4).							
County Divisions (2).							
Eastern	T. R. Buchanan	..	1	..	..	..	79,926
Western	Dr. R. Farquharson	..	1	..	..	..	65,210
Boroughs (2).		..	2	..	..	..	145,136
Aberdeen, North.....	Captain D. V. Pirie.....	..	1	..	..	..	59,992
„ South.....	Professor J. Bryce	..	1	..	..	..	61,631
		..	4	..	..	..	266,759
ARGYLL (1).							
County Division (1).							
Argyll	D. Nicol.....	1	..	..	..	..	61,183
AYR (4).							
County Divisions (2).							
Northern	Hon. T. H. Cochrane	..	..	1	..	..	75,801
Southern	Sir W. Arrol.....	..	..	1	..	..	88,785
Boroughs (2).		..	..	2	..	..	164,586
Ayr Group	C. L. Orr-Ewing	1	..	..	..	..	46,200
Kilmarnock Group....	Colonel Denny.....	1	..	..	..	..	79,828
		2	..	2	..	..	290,614

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.					Parliamentary Population, 1891.
		Conservtive	Liberal.	Liberal U.	Nationalist.	Parnellite.	
BANFF (1).							
County Division (1).							
Banff	Sir W. Wedderburn, Bart.	..	1	..	..	..	52,663
BERWICK (1).							
County Division (1).							
Berwick	H. J. Tennant	..	1	..	..	..	32,368
BUTE (1).							
County Division (1).							
Bute	A. G. Murray	1	..	..	..	..	18,217
CAITHNESS (2).							
County Division (1).							
Caithness	Dr. G. B. Clark	..	1	..	..	..	28,587
Borough (1).							
Wick Group	T. C. Hedderwick	..	1	..	..	..	18,103
		..	2	..	..	..	46,690
CLACKMANNAN AND KINROSS (1).							
County Division (1).							
Clackmannan & Kinross	Rt. Hon. J. B. Balfour	..	1	..	..	..	44,309
DUMBARTON (1).							
County Division (1).							
Dumbarton	A. Wylie	1	..	..	..	..	77,446
DUMFRIES (2).							
County Division (1).							
Dumfries	R. Souttar	..	1	..	..	..	55,290
Borough (1).							
Dumfries Group	Sir R. T. Reid, Q.C.	..	1	..	..	..	26,183
		..	2	..	..	..	81,473
EDINBURGH (6).							
County Division (1).							
Midlothian	Sir T. D. G. Carmichael	..	1	..	..	..	86,839
Boroughs (5).							
Edinburgh, Central	W. Mc.Ewan	..	1	..	..	..	63,392
„ East	Robert Wallace	..	1	..	..	..	61,931
„ South	R. Cox	..	..	1	..	..	82,337
„ West	Sir L. Mc.Iver	..	..	1	..	..	53,565
Leith Group	R. C. Munro Ferguson	..	1	..	..	..	84,770
		..	4	2	..	..	432,834

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.					Parliamentary Population, 1891.
		Conservtive	Liberal.	Liberal U.	Nationalist.	Parnellite.	
ELGIN & NAIRN (2).							
County Division (1).							
Elgin and Nairn.....	J. E. Gordon.....	1	..	..	..	..	37,613
Borough (1).							
Elgin Group	A. Asher, Q.C.	..	1	..	..	..	33,292
		1	1	..	..	..	70,905
FIFE (4).							
County Divisions (2).							
Eastern	Rt. Hon. H. H. Asquith, Q.C.	..	1	..	..	..	50,996
Western	A. Birrell	..	1	..	..	..	58,458
Boroughs (2).		..	2	..	..	..	109,454
Kirkcaldy Group	J. H. Dalziel.....	..	1	..	..	..	36,901
St. Andrews Group ..	H. T. Anstruther.....	..	..	1	..	..	18,941
		..	3	1	..	..	165,296
FORFAR (4).							
County Division (1).							
Forfar	Capt. J. Sinclair	..	1	..	..	..	67,515
Boroughs (3).							
Dundee (2)	Sir John Leng	..	1	..	..	..	153,051
	E. Robertson	..	1	..	..	..	
Montrose Group.....	J. Morley	..	1	..	..	..	58,055
		..	4	..	..	..	278,621
HADDINGTON (1).							
County Division (1).							
Haddington.....	R. B. Haldane, Q.C.	..	1	..	..	..	37,429
INVERNESS (2).							
County Division (1).							
Inverness	J. E. B. Baillie.....	1	..	..	..	..	69,829
Borough (1).							
Inverness Group.....	R. B. Finlay.....	..	..	1	..	..	28,071
		1	..	1	..	..	97,900
KINCARDINE (1).							
County Division (1).							
Kincardine	J. W. Crombie	..	1	..	..	..	34,438
KIRKCUDBRIGHT (1)							
County Division (1).							
Kirkcudbright.....	Sir M. Stewart.....	1	..	..	..	..	32,670

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.					Parliamentary Population, 1891.
		Conservative	Liberal.	Liberal U.	Nationalist.	Parnellite.	
LANARK (13).							
County Divisions (6).							
Govan	John Wilson	..	1	..	..	..	78,512
Mid	J. Caldwell	..	1	..	..	..	71,258
North-Eastern	Provost Colville	..	1	..	..	..	85,035
North-Western	J. G. Holburn	..	1	..	..	..	75,019
Partick	J. Parker Smith	..	..	1	..	..	77,136
Southern	J. H. C. Hozier	1	..	..	..	..	52,032
		1	4	1	..	..	438,992
Boroughs (7).							
Glasgow, Blackfriars & Hutchesontown	A. D. Provand	..	1	..	..	..	73,784
„ Bridgeton	Sir C. Cameron	..	1	..	..	..	81,396
„ Camlachie	Alexander Cross	..	..	1	..	..	71,157
„ Central	J. G. A. Baird	1	..	..	..	..	75,379
„ College	Sir J. Stirling-Maxwell	1	..	..	..	..	98,047
„ St. Rollox	Faithfull Begg	1	..	..	..	..	94,569
„ Tradeston	A. C. Corbett	..	..	1	..	..	70,649
		4	6	3	..	..	1,003,973
LINLITHGOW (1).							
County Division (1).							
Linlithgow	A. Ure	..	1	..	..	..	46,955
ORKNEY AND SHETLAND (1).							
County Division (1).							
Orkney and Shetland	Sir L. Lyell	..	1	..	..	..	54,807
PEEBLES AND SELKIRK (1).							
County Division (1).							
Peebles and Selkirk	W. Thorburn	..	..	1	..	..	19,074
PERTH (3).							
County Divisions (2).							
Eastern	Sir J. Kinloch	..	1	..	..	..	43,645
Western	Sir D. Currie	..	..	1	..	..	47,916
		..	1	1	..	..	91,561
Borough (1).							
Perth	R. Wallace	..	1	..	..	..	29,899
		..	2	1	..	..	121,460

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.					Parliamentary Population, 1891.
		Conservtive	Liberal.	Liberal U.	Nationalist.	Parnellite.	
RENFREW (4).							
County Divisions (2).							
Eastern	M. H. Shaw-Stewart	1	..	..	..	..	66,137
Western	C. B. Renshaw	1	..	..	..	..	56,622
Boroughs (2).		2	..	..	..	..	122,759
Greenock	Sir T. Sutherland	..	..	1	..	..	63,096
Paisley	Sir W. Dunn, Bart.	..	1	..	..	..	66,418
		2	1	1	..	..	252,273
ROSS & CR'M'RTY (1).							
County Division (1).							
Ross and Cromarty	J. G. Weir	..	1	..	..	..	71,432
ROXBURGH (2).							
County Division (1).							
Roxburgh	Earl of Dalkeith	1	..	..	..	..	34,537
Borough (1).							
Hawick Group	Thomas Shaw	..	1	..	..	..	42,244
		1	1	..	..	..	76,781
STIRLING (3).							
County Division (1).							
Stirling	J. Mc.Killop	1	..	..	..	..	86,293
Boroughs (2).							
Falkirk Group	J. Wilson	..	..	1	..	..	65,346
Stirling Group	H. Campbell-Bannerman	..	1	..	..	..	39,987
		1	1	1	..	..	191,626
SUTHERLAND (1).							
County Division (1).							
Sutherland	J. G. Mc.Leod	..	1	..	..	..	21,267
WIGTOWN (1).							
County Division (1).							
Wigtown	Sir H. E. Maxwell	1	..	..	..	..	35,989
UNIVERSITIES (2).							
Edinbro' & St. Andrews.	Sir Wm. Priestley	1	..	..	..	..	....
Glasgow and Aberdeen.	J. A. Campbell	1	..	..	..	..	....
		2	..	..	..	..	....

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.					Parliamentary Population, 1891.
		Conservtive	Liberal.	Liberal U.	Nationalist.	Parnellite.	
	IRELAND.						
ANTRIM (8).							
County Divisions (4).							
Eastern	Captain J. Mc.Calmont	1	..	..	..	..	52,032
Mid	The Hon. R. Torrens O'Neill	1	..	..	..	..	50,027
Northern	Major H. Mc.Calmont	1	..	..	..	..	51,090
Southern	W. G. E. Macartney	1	..	..	..	..	51,887
		4	..	..	..	..	205,036
Boroughs (4).							
Belfast, East	G. W. Wolff	1	..	..	..	..	85,661
„ North	Sir J. H. Haslett	1	..	..	..	..	67,585
„ South	W. Johnston	1	..	..	..	..	58,508
„ West	H. O. Arnold Foster	..	..	1	..	..	61,360
		7	..	1	..	..	478,150
ARMAGH (3).							
County Divisions (3).							
Mid	D. Dunbar Barton, Q.C.	1	..	..	..	..	45,264
Northern	Colonel Saunderson	1	..	..	..	..	49,157
Southern	E. Mc.Hugh	..	..	..	1	..	43,219
		2	..	..	1	..	137,640
CARLOW (1).							
County Division (1).							
Carlow	J. Hammond	..	..	..	1	..	40,936
CAVAN (2).							
County Divisions (2).							
Eastern	S. Young	..	..	..	1	..	54,402
Western	J. P. Farrell	..	..	..	1	..	57,515
		..	..	..	2	..	111,917
CLARE (2).							
County Divisions (2).							
Eastern	W. Redmond	..	..	..	..	1	61,196
Western	Major Jameson	..	..	..	1	..	63,287
		..	..	..	1	1	124,483

HOUSE OF COMMONS.

Constituencies.	Members.	Politics. Conservative	Liberal.	Liberal U.	Nationalist.	Parnellite.	Parliamentary Population, 1891.
CORK (9).							
County Divisions (7).							
Eastern	Captain Donelan	..	..	..	1	..	49,700
Mid	Doctor C. Tanner	..	..	..	1	..	49,462
Northern	J. C. Flynn	..	..	..	1	..	49,248
North-Eastern	W. Abraham	..	..	..	1	..	49,873
Southern	Edward Barry	..	..	..	1	..	47,215
South-Eastern	Dr. Commins	..	..	..	1	..	47,080
Western	J. Gilhooly	..	..	..	1	..	48,623
		..	..	..	7	..	341,151
Boroughs (2).							
Cork (2)	J. F. X. O'Brien	..	..	..	1	..	97,281
	Maurice Healy	..	..	..	1	..	
		..	..	..	9	..	438,432
DONEGAL (4).							
County Divisions (4).							
Eastern	*	..	..	..	1	..	45,417
Northern	T. B. Curran	..	..	..	1	..	46,248
Southern	J. G. Swift MacNeill	..	..	..	1	..	46,624
Western	T. D. Sullivan	..	..	..	1	..	47,346
		..	..	..	4	..	185,635
DOWN (5).							
County Divisions (4).							
Eastern	J. A. Rentoul	1	..	..	..	..	52,274
Northern	J. B. Houston	1	..	..	..	..	54,179
Southern	M. McCartan	..	..	..	1	..	51,652
Western	Captain Hill	1	..	..	..	..	50,890
Borough (1).		3	..	..	1	..	208,995
Newry	P. G. Carvill	..	..	..	1	..	13,691
		3	..	..	2	..	222,686
DUBLIN (6).							
County Divisions (2).							
Northern	J. J. Clancy	..	..	..	..	1	75,009
Southern	Hon. Horace Plunkett	1	..	..	..	..	74,491
		1	..	..	..	1	149,500
Boroughs (4).							
Dublin, College Green	J. L. Carew	..	..	..	..	1	67,928
„ Dublin Harbour	T. Harrington	..	..	..	..	1	71,530
„ St. Patrick's	William Field	..	..	..	..	1	64,611
„ St. Stphn's Gr'n	J. H. Campbell	1	..	..	..	..	65,652
		2	..	..	..	4	419,216

* Bye-election pending.

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.					Parliamentary Population, 1891.
		Conservative	Liberal.	Liberal U.	Nationalist.	Parnellite.	
FERMANAGH (2).							
County Divisions (2).							
Northern	E. M. Archdale	1	..	..	..	..	37,799
Southern	J. Jordan	..	..	..	1	..	36,371
		1	..	..	1	..	74,170
GALWAY (5).							
County Divisions (4).							
Connemara	W. O'Malley	..	..	..	1	..	50,503
Eastern	J. Roche	..	..	..	1	..	49,083
Northern	D. Kilbride	..	..	..	1	..	51,924
Southern	D. Sheehy	..	..	..	1	..	46,243
Borough (1).		..	..	..	4	..	197,753
Galway	J. Pinkerton	..	..	..	1	..	16,959
		..	..	..	5	..	214,712
KERRY (4).							
County Divisions (4).							
Eastern	Hon. J. B. Roche	..	..	..	1	..	44,437
Northern	M. Flavin	..	..	..	1	..	43,417
Southern	T. J. Farrell	..	..	..	1	..	45,588
Western	Sir T. H. G. Esmonde	..	..	..	1	..	45,694
		..	..	..	4	..	179,136
KILDARE (2).							
County Divisions (2).							
Northern	C. J. Engledew	..	..	..	1	..	32,925
Southern	M. J. Minch	..	..	..	1	..	37,281
		..	..	..	2	..	70,206
KILKENNY (3).							
County Divisions (2).							
Northern	P. Mc.Dermott	..	..	..	1	..	35,645
Southern	Samuel Morris	..	..	..	1	..	37,894
Borough (1).		..	..	..	2	..	73,539
Kilkenny	P. O'Brien	..	..	..	..	1	13,722
		..	..	..	2	1	87,261
KING'S COUNTY (2).							
County Divisions (2).							
Birr	B. C. Molloy	..	..	..	1	..	33,992
Tullamore	Dr. J. F. Fox	..	..	..	1	..	31,571
		..	..	..	2	..	65,563

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.					Parliamentary Population, 1891.
		Conservtive	Liberal.	Liberal U.	Nationalist.	Parnellite.	
LEITRIM (2).							
County Divisions (2).							
North	P. A. Mc.Hugh	..	..	..	1	..	39,235
South	J. Tully	..	..	..	1	..	39,383
		..	..	..	2	..	78,618
LIMERICK (3).							
County Divisions (2).							
Eastern	J. Finucane	..	..	..	1	..	55,912
Western	W. Austin	..	..	..	1	..	56,865
		..	..	..	2	..	112,777
Borough (1).							
Limerick	F. A. O'Keefe	..	..	..	1	..	46,135
		..	..	..	3	..	158,912
LONDONDERRY (3).							
County Divisions (2).							
Northern	R. J. Atkinson, Q.C.	1	..	..	..	..	59,824
Southern	Sir T. Lea	..	..	1	..	..	58,985
		1	..	1	..	..	118,809
Borough (1).							
Londonderry	E. F. V. Knox	..	..	..	1	..	33,200
		1	..	1	1	..	152,009
LONGFORD (2).							
County Divisions (2).							
Northern	Justin Mc.Carthy	..	..	..	1	..	26,735
Southern	Hon. E. Blake	..	..	..	1	..	25,912
		..	..	..	2	..	52,647
LOUTH (2).							
County Divisions (2).							
Northern	Timothy M. Healy	..	..	..	1	..	37,571
Southern	R. M'Ghee	..	..	..	1	..	33,467
		..	..	..	2	..	71,038
MAYO (4).							
County Divisions (4).							
Eastern	John Dillon	..	..	..	1	..	52,454
Northern	D. Crilly	..	..	..	1	..	53,662
Southern	M. Davitt	..	..	..	1	..	55,987
Western	Dr. Robert Ambrose	..	..	..	1	..	56,931
		..	..	..	4	..	219,034

HOUSE OF COMMONS.

Constituencies.	Members.	Politics.					Parliamentary Population, 1891.
		Conservtive	Liberal.	Liberal U.	Nationalist.	Parnellite.	
MEATH (2).							
County Divisions (2).							
Northern	J. Gibney	..	..	..	1	..	38,854
Southern	J. H. Parnell	..	..	..	..	1	38,133
		..	..	..	1	1	76,987
MONAGHAN (2).							
County Divisions (2).							
Northern	D. MacAleese	..	..	..	1	..	43,536
Southern	James Daly	..	..	..	1	..	42,670
		..	..	..	2	..	86,206
QUEEN'S COUNTY (2)							
County Divisions (2).							
Leix	M. A. MacDonnell	..	..	..	1	..	32,060
Ossory	E. Crean	..	..	..	1	..	32,823
		..	..	..	2	..	64,883
ROSCOMMON (2).							
County Divisions (2).							
Northern	J. J. O'Kelly	..	..	..	..	1	56,706
Southern	J. P. Hayden	..	..	..	..	1	57,691
		..	..	..	..	2	114,397
SLIGO (2).							
County Divisions (2).							
Northern	B. Collery	..	..	..	1	..	48,686
Southern	Thomas Curran	..	..	..	1	..	49,327
		..	..	..	2	..	98,013
TIPPERARY (4).							
County Divisions (4).							
Eastern	T. J. Condon	..	..	..	1	..	44,738
Mid	J. F. Hogan	..	..	..	1	..	43,900
Northern	P. J. O'Brien	..	..	..	1	..	43,425
Southern	F. Mandeville	..	..	..	1	..	41,125
		..	..	..	4	..	173,188
TYRONE (4).							
County Divisions (4).							
Eastern	B. C. Duggan	..	..	..	1	..	44,760
Mid	G. Murnaghan	..	..	..	1	..	43,404
Northern	Serjeant Hemphill	..	1	..	..	..	42,403
Southern	T. W. Russell	..	..	1	..	..	40,834
		..	1	1	2	..	171,401

HOUSE OF COMMONS.

Constituencies.	Members.	Politics. Conservative	Liberal.	Liberal U.	Nationalist.	Parnellite.	Parliamentary Population, 1891.
WATERFORD (3).							
County Divisions (2).							
Eastern	P. J. Power	..	..	..	1	..	33,347
Western	J. J. Shee	..	..	..	1	..	37,191
Borough (1).		..	..	..	2	..	70,538
Waterford	J. E. Redmond	..	..	..	..	1	27,713
		..	..	..	2	1	98,251
WESTMEATH (2).							
County Divisions (2).							
Northern	J. Tuite	..	..	..	1	..	33,735
Southern	D. Sullivan	..	..	..	1	..	31,374
		..	..	..	2	..	65,109
WEXFORD (2).							
County Divisions (2).							
Northern	Thomas J. Healy	..	..	..	1	..	55,357
Southern	Peter F'french	..	..	..	1	..	56,421
		..	..	..	2	..	111,778
WICKLOW (2)							
County Divisions (2).							
Eastern	W. J. Corbet	..	..	..	..	1	31,382
Western	James O'Connor	..	..	..	1	..	30,754
		..	..	..	1	1	62,136
UNIVERSITIES.							
Dublin University (2)	W. E. Lecky	1	..	..	..	..	....
	E. Carson, Q. C.	1	..	..	..	..	....
		2	..	..	..	..	....

STATE OF PARTIES.

	England.	Scotland.	Wales.	Ireland.	Total.
Liberals	121	40	22	1	184
Conservatives	292	19	7	18	336
Liberal Unionists	51	13	1	3	68
Nationalists	1	..	..	70	71
Parnellites	..	..	..	11	11
	465	72	30	103	670

SUMMARY.

	Counties.							Boroughs.							University.			Totals.						
	Members.						Population.	Members.						Population.	Members.			Members.						Population.
	Conservative.	Liberal.	Liberal U.	Nationalist.	Parnellite.	Total.		Conservative.	Liberal.	Liberal U.	Nationalist.	Parnellite.	Total.		Conservative.	Liberal U.	Total.	Conservative.	Liberal.	Liberal U.	Nationalist.	Parnellite.	Total.	
England	138	72	24	..	..	234	13,838,248	150	49	26	1	..	226	13,626,602	4	1	5	292	121	51	1	..	465	27,464,850
Wales	2	17	..	..	..	19	996,583	5	5	1	..	..	11	521,427	..	..	..	7	22	1	..	..	30	1,518,010
Scotland	12	22	5	..	..	39	2,179,238	5	18	8	..	..	31	1,838,214	2	..	2	19	40	13	..	..	72	4,017,452
Ireland	12	1	2	64	6	85	3,913,219	4	..	1	6	5	16	791,531	2	..	2	18	1	3	70	11	103	4,704,750
Totals	164	112	31	64	6	377	20,927,288	164	72	36	7	5	284	16,777,774	8	1	9	336	184	68	71	11	670	37,705,062

HOUSE OF COMMONS.

PROFESSIONS OF MEMBERS.

An analysis of the various professions and mercantile positions of the members of the present House of Commons. It will be observed that the total number here represented exceeds those elected; this is brought about by duplicate qualifications.

Bankers and financiers	26
Barristers (in or out of practice) and Q.C.s	131
Brewers and distillers and wine merchants	19
Builder and architect	1
Civil and mining engineers	12
Colliery proprietors and coal merchants	15
Diplomatists and Government officials	9
Estate agents and accountants	4
Farmers and agriculturists	15
Gentry and landowners	105
Hotel proprietors	2
Ironmasters and metal merchants	15
Labour representatives	12
Manufacturers and spinners	54
Medical profession	11
Merchants	35
Military and naval officers (forty-six active service)	119
Newspaper proprietors and journalists	31
Peers' sons and brothers	41
Printers and booksellers	7
Professors of Universities and lecturers	10
Railway contractors	2
Shipowners and builders	18
Solicitors (in or out of practice)	19
Stock and share brokers	4
Shopkeepers and traders	16
Schoolmasters	3
Professions not stated	5

THE GENERAL

RETURN *of* CHARGES *made to* CANDIDATES *at the* GENERAL *(both exclusive and inclusive of Returning Officers' Charges)*

GRAND

—	Number of Polling Districts and Stations.		Number of Polling Booths held in School-rooms.	Returning Officers' Charges.	
				Cost of Polling Booths.	Cost of Dies, Ballot Papers, Boxes, Advertising, Placards, Stationery, &c.
	Districts.	Stations.			
	1.	2.	3.	4.	5.
England & Wales..	7,042	8,823	6,929	£ s. d. 21,893 0 5	£ s. d. 13,696 15 5
Scotland ..	777	1,391	1,060	1,906 19 8	1,739 1 9
Ireland	514	1,051	271	1,920 2 4½	1,774 8 7
Total	8,333	11,265	8,260	25,720 2 5½	17,210 5 9

—	Total Expenses of Candidates, exclusive of Returning Officers' Charges.				
	Agents.	Clerks and Messengers.	Printing, Advertising, Stationery, Postage, and Telegrams.	Public Meetings.	Committee Rooms.
	11.	12.	13.	14.	15.
England & Wales	£ s. d. 117,406 18 10½	68,623 13 5	222,779 5 5½	11,042 15 4	21,397 2 3
Scotland	29,191 2 10	12,161 9 1½	30,873 2 4	2,495 7 4	2,223 14 7½
Ireland..	4,505 11 11	1,641 14 11	5,522 5 2	121 1 7	341 18 6
Total..	151,103 13 7½	82,426 17 5½	259,174 12 11½	13,659 4 3	23,962 15 4½

Number of Electors on Register :		Maximum Scale allowed by Corrupt Practices Act, 1883 :	
England and Wales	4,959,806	England and Wales.....	£797,492
Scotland	634,162	Scotland.....	127,570
Ireland.....	736,552	Ireland	100,145
Total.....	6,330,520	Total.....	£1,025,207

* NOTE.—The Averages in Column 21 have been calculated from the Totals of

ELECTION, 1895.

ELECTION, *in 1895, specifying the* TOTAL EXPENSES *of* CANDIDATES *in* ENGLAND *and* WALES, SCOTLAND, *and* IRELAND.

SUMMARY.

RETURNING OFFICERS' CHARGES.									Total Returning Officers' Charges as Paid, whether reduced by Taxation or otherwise.
Cost of Presiding Officers, Clerks, Counting Clerks, &c.			Fee charged by Returning Officer or his Official.			All other Charges of the Returning Officer.			TOTAL.			
6.			7.			8.			9.			10.		
£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
48,520	17	7	17,158	15	3	6,393	13	9	126,099	19	3	124,927	11	9
8,840	14	8	2,030	8	9	999	19	1	17,946	4	1	17,946	4	1
2,694	4	6	1,416	0	0	524	11	2	11,643	14	6½	13,867	15	6½
60,055	16	9	20,605	4	0	7,918	4	0	155,689	17	10½	156,741	11	4½

TOTAL EXPENSES OF CANDIDATES, EXCLUSIVE OF RETURNING OFFICERS' CHARGES.									Total Expense of Candidates, inclusive of Returning Officers' Charges Paid.			Number of Votes Polled by Candidates.	Average Cost per Vote Polled.
Miscellaneous Matters.			Personal Expenses.			Total Expenses.							
16.			17.			18.			19.			20.	21.
£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.		s. d.
39,517	0	0	33,149	13	10	514,025	2	3	638,952	14	0	3,190,826	*3 10
6,226	19	11	4,957	14	4½	88,129	10	6½	106,075	14	7½	455,729	*4 7¾
1,376	12	10	1,821	11	2½	15,841	14	10½	28,304	11	7½	220,505	*3 1½
47,120	12	9	39,928	19	5	617,996	7	8	773,333	0	3	3,867,060	*3 8¾

Members:		Candidates:	
England and Wales	495	England and Wales	888
Scotland	72	Scotland	144
Irealnd	103	Ireland	149
Grand Total	670	Grand Total	1,181

Columns 19 and 20, exclusive of expenses incurred in uncontested constituencies.

FOREIGN MONEYS AND THEIR ENGLISH EQUIVALENTS.

COUNTRY.	GOLD COINS. Denominations.	STERLING VALUE. £ s. d.	SILVER COINS. Denominations.	$60\frac{7}{8}$d., *i.e.*, Gold to Silver as 15·5 is to 1. s. d.
*America	See United States.			
Argentine Republic	Argentino or 5-peso piece	0 19 10	Peso of 100 centesimos	3 $11\frac{1}{2}$
*Austria-Hungary	Ducat	0 9 4	*Florin* or *gulden* of 100 kreutzer	1 $11\frac{3}{4}$
	8-florin or gulden piece	0 15 $10\frac{1}{4}$	$\frac{1}{4}$-florin	0 $5\frac{3}{4}$
Belgium	See France, and footnote.			
Brazil	10 milreis	1 2 $5\frac{1}{2}$	1 milreis of 1,000 reis	2 $0\frac{3}{4}$
*Chili, Columbia, Uruguay	Doubloon or 5-peso piece	0 18 9	1 peso of 100 centavos	3 $11\frac{1}{2}$
China	.....	....	Tael of 10 mace or 100 conderin or 1,000 cash	6 $6\frac{1}{4}$
Denmark	10-crown piece	0 11 $0\frac{1}{4}$	1 *crown* of 100 ore	1 $0\frac{3}{4}$
Egypt	100-piastre piece (Egyptian £)	1 0 $3\frac{1}{2}$	1 piastre	0 $2\frac{1}{2}$
Finland	10-markkaa piece	0 7 $11\frac{1}{4}$	1 markka of 100 penni	0 $9\frac{1}{2}$
*France	10-franc piece	0 7 $11\frac{1}{4}$	5-franc piece	3 $11\frac{1}{2}$
			1 *franc* of 100 centimes	0 $8\frac{3}{4}$
*German Empire	Crown of 10 reichsmarks	0 9 $9\frac{1}{2}$	1 *reichsmark* or mark of 100 pfennige	0 $10\frac{1}{2}$
*Great Britain	Sovereign of 20 shillings	1 0 0	Crown of 5 shillings	4 $7\frac{1}{4}$
			Shilling of 12 pence	0 11
*Greece	See France, and footnote.			
*Holland and Java	Ducat	0 9 $4\frac{1}{2}$	Rixdaler of $2\frac{1}{2}$ florins	4 2
	10-florin piece	0 16 $6\frac{1}{4}$	*Florin* of 100 cents	1 8
India	Mohur of 15 rupees	1 9 $2\frac{1}{2}$	Rupee of 16 annas, 64 pice, or 192 pies	1 $10\frac{1}{2}$
Italy	See France, and footnote.			
Japan	10-yen piece	2 0 $11\frac{3}{4}$	1 yen of 100 sen	4 $3\frac{1}{4}$
Mexico	10-peso piece	2 0 $5\frac{1}{4}$	1 peso of 100 centavos	4 $3\frac{3}{4}$
*Netherlands	See Holland.			
*Norway and Sweden	See Denmark, and footnote.			
Ottoman Empire	Turkish pound of 100 piastres	0 18 $0\frac{3}{4}$	1 piastre of 40 paras	0 2
Persia	Toman of 200 shahis	0 9 5	Khran of 20 shahis	0 $8\frac{1}{2}$

Intrinsic Value with Silver per Troy Ounce.

Peru	10-sol piece	1	19	$7\frac{3}{4}$	Sol of 10 dineros or 100 cents	3	$11\frac{1}{2}$	Intrinsic Value with Silver per Troy Ounce.
*Portugal	Crown of 10 milreis	2	4	$4\frac{3}{4}$	*Teston* of 100 reis	0	$4\frac{5}{8}$	
*Roumania	See France, and footnote.							
Russia	Imperial of 10 roubles	1	11	9	Rouble of 100 kopecks	3	2	
					Tchetvertak or $\frac{1}{4}$ *rouble*	0	$9\frac{1}{2}$	
Servia and Bulgaria	See France, and footnote.							
*Spain	Doubloon of 10 escudos	1	0	$7\frac{1}{4}$	Escudo (or $\frac{1}{2}$-dollar) of 10 reals	2	$0\frac{3}{4}$	
	25-peseta piece	0	19	10	Peseta of 100 centimos	0	$8\frac{3}{4}$	
*Switzerland	See France, and footnote.							
Tunis	10-piastre piece	0	4	$9\frac{1}{2}$	Piastre	0	6	
Turkey	See Ottoman Empire.							
*United States	Eagle of 10 dollars	2	1	$1\frac{1}{4}$	Trade dollar	4	$3\frac{3}{4}$	
					Dollar of 100 cents	4	$2\frac{5}{8}$	
					$\frac{1}{2}$-dollar of 50 cents	1	$11\frac{5}{8}$	
Uruguay	See Chili, and footnote.							
Venezuela	See Peru, and footnote.							

EXPLANATORY NOTES.

France, Belgium, Italy, Greece, and Switzerland constitute what is known as the "Latin" Union, and their coins are alike in weight and fineness, differing occasionally in name. The same system has been in part adopted by Spain, Servia, Bulgaria, Russia, and Roumania, but they have not joined the Union. Francs and centimes of France, Belgium, and Switzerland are designated lire and centesimi in Italy; drachmai and lepta in Greece; dinars and paras in Servia; pesetas and centimos in Spain; leys and banis in Roumania; leva and stotinkis in Bulgaria. Norway, Sweden, and Denmark employ coins of the same weight and fineness, their names being also alike. Most of the South American States possess a standard coin, equal in weight and fineness to the silver 5-fr. piece, generally termed a "peso." In Hayti the corresponding coin is a "gourde."

Every denomination of English money is current in all British colonies. The exchange value of the moneys of those countries indicated by a * is determined by the rate of exchange for the day, and may be taken as approximately that given in the last column. The rate given in the daily papers generally represents the number of the standard coins (those printed in italics) that are equivalent to one sovereign. The Spanish rate is given in terms of the old dollar (=2 escudos). The value of other silver coins is approximately determined by the market value of silver, and may be found in the column headed "Intrinsic Value with Silver at per Troy Ounce." The exchange value of the rupee depends on the rate for "India Council Bills." In "bimetallic" countries pure gold is generally taken as being worth $15\frac{1}{2}$ times its weight of pure silver. This proportion corresponds to giving standard silver a constant value of $60\frac{3}{8}$d. See last column of table.

THE INDIAN

AREA AND POPULATION OF BRITISH TERRITORY, REVENUE

NOTE.—The figures are approximate, and in all the columns except the first *(From Official sources.)* *For explanation*

YEARS.	Area in Square Miles. *a*	Population. *b*	REVENUE.					
			Land Revenue. *c*	Opium.	Taxes. *d*	Public Works. *e*	Other Receipts.	TOTAL.
1846–7....	694,000		14·53	3·68	5·75	—	1·30	25·26
1847–8....	699,000		15·00	2·73	5·75	—	1·19	24·67
1848–9....	771,000		14·83	3·91	5·31	—	1·18	25·23
1849–50 ..	772,000		15·79	4·50	5·85	—	1·27	27·41
1850–1....	776,000	154·79	16·27	3·79	5·72	—	1·77	27·55
1851–2....			16·24	4·26	5·77	—	1·56	27·83
1852–3....	802,000		16·19	5·09	5·82	—	1·51	28·61
1853–4....	828,000		16·07	4·78	5·75	—	1·53	28·13
1854–5....	832,000		16·51	4·71	6·42	—	1·49	29·13
1855–6....			17·11	5·20	6·81	—	1·70	30·82
1856–7*k* ..			17·91	5·01	6·86	·92	2·68	33·38
1857–8....			15·32	6·86	6·19	·48	2·86	31·71
1858–9....			18·12	6·15	7·79	·65	3·35	36·06
1859–60 ..	856,000		18·76	5·89	9·62	·72	4·72	39·71
1860–1....		179·13	18·51	6·68	12·66	·85	4·20	42·90
1861–2....			19·69	6·36	13·43	·59	3·76	43·83
1862–3....			19·57	8·06	13·55	·44	3·52	45·14
1863–4....			20·61*c*	6·83	12·70	·46	4·01	44·61
1864–5....			20·44	7·36	13·30	·59	3·96	45·65
1865–6....			20·84	8·52	12·56	·92	6·10	48·94
1866–7*l* ..			19·45	6·80	11·32	·54	4·01	42·12
1867–8....			20·32	8·92	13·38	·56	5·35	48·53
1868–9....			20·34	8·45	13·38	·55	6·54	49·26
1869–70 ..			21·56	7·95	14·06	·96	6·37	50·90
1870–1....		190·56	21·08	8·04	15·67	·92	5·70	51·41
1871–2....	860,000		21·02	9·26	14·21	·83	4·79	50·11
1872–3....			21·37	8·69	16·25	3·90	6·34	56·55
1873–4....			21·06	8·32	15·65	4·76	6·62	56·41
1874–5....			21·33	8·56	15·91	5·32	6·89	58·01
1875–6....			21·54	8·47	16·26	5·64	7·05	58·96

CENSUS, 1891–2.

AND EXPENDITURE, AND SURPLUS OR DEFICIT, FOR 46 YEARS.

are given in millions and decimals of millions. The values are in Tens of Rupees.

of references see foot of pages 534 and 535.

Expenditure.									
Charges of Collection, &c.	Civil Administration. *g*	Interest.	Army.	Public Works. *h*	Famine.	Miscellaneous. *i*	Total.	Surplus.	Deficit.
5·65	5·45	2·75	11·98	·26	—	·00	26·09	—	·83
6·20	5·87	2·89	11·19	·36	—	—	26·51	—	1·84
6·06	5·72	3·04	11·27	·40	—	·11	26·60	—	1·37
6·06	6·00	3·04	11·39	·35	—	·01	26·85	·56	—
6·22	6·18	3·24	10·83	·46	—	·00	26·93	·62	—
6·36	6·19	3·13	10·81	·61	—	—	27·10	·73	—
6·56	6·48	3·30	11·09	·55	—	—	27·98	·63	—
6·72	6·90	3·47	12·10	·90	—	—	30·09	—	1·96
7·39	7·08	2·92	11·62	1·94	—	—	30·95	—	1·82
7·20	7·21	3·07	11·95	2·43	—	—	31·86	—	1·04
6·87	·88	2·94	12·78	4·34	—	1·04	33·85	—	·47
6·38	8·76	2·98	18·40	3·05	—	—	39·57	—	7·86
6·50	9·91	3·78	25·16	4·29	—	—	49·64	—	13·58
6·68	10·09	4·61	23·50	5·17	—	·43	50·48	—	10·77
7·63	9·89	4·99	18·57	5·37	—	·47	46·92	—	4·02
8·11	7·10	5·19	16·19	6·17	—	1·12	43·88	—	·05
8·49	7·39	5·47	14·89	5·97	—	1·11	43·32	1·82	—
8·97	7·72	5·10	14·55	7·05	—	1·14	44·53	·08	—
8·98	7·81	5·11	15·77	6·72	—	1·45	45·84	—	·19
8·45	8·67	5·21	16·76	5·13	—	1·95	46·17	2·77	—
7·64	8·35	4·89	15·82	6·13	—	1·81	44·64	—	2·52
8·95	9·22	5·74	16·10	7·42	—	2·11	49·54	—	1·01
9·25	9·99	5·65	16·27	8·28	—	2·59	52·03	—	2·77
9·23	10·31	5·61	16·33	6·89	—	2 41	50·78	·12	—
9·27	9·86	5·84	16·07	6·05	—	2·84	49·93	1·48	—
8·52	10·12	5·97	15·68	4·31	—	2·39	46·99	3·12	—
7·34	9·57	5·86	15·50	10·33	—	6·18	54·78	1·77	—
7·50	9·78	5·38	15·23	11·25	3·86	5·22	58·22	—	1·81
7·81	10·05	4·84	15·38	11·53	2·24	5·84	57·69	·32	—
7·87	10·32	4·83	15·70	12·57	·60	5·48	57·37	1·59	—

THE INDIAN

AREA AND POPULATION OF BRITISH TERRITORY, REVENUE

NOTE.—The figures are approximate, and in all the columns except the first

Years.	Area in Square Miles. *a*	Population. *b*	Revenue.					
			Land Revenue. *c*	Opium.	Taxes. *d*	Public Works. *e*	Other Receipts. *f*	Totals.
1876–7 ...			19·89	9·12	16·09	6·61	6·94	58·65
1877–8 ...			20·04	9·18	16·89	8·66	7·20	61·97
1878–9 ...			22·32	9·40	18·54	7·66	7·27	65·19
1879–80..			21·86	0·32	19·15	9·37	7·73	68·43
1880–1 ...		198·79	21·11	10·48	19·38	11·60	11·72	74·29
1881–2 ...			21·94	19·36	19·98	12·95	11·45	75·68
1882–3 ...	868,256		21·87	9·50	17·66	13·05	8·19	70·27
1883–4 ...			22·36	9.56	17·73	14·12	8·07	71·84
1884–5 ...			21·83	8·82	18·45	14·19	7·40	70·69
1885–6 ...			22·59	8·94	18·72	15·88	8·33	74·46
1886–7 ...	947,887		23·06	8·94	20·38	16·86	8·10	77·34
1887–8 ...			23·19	8·51	20·90	16·84	9·32	78·76
1888–9 ...			23·02	8·56	22.22	18·02	9·88	81·70
1889–90..			23·91	8·58	23·68	18·24	10·67	85·08
1890–1 ...			24·04	7·88	24·39	20·05	9·38	85·74
1891–2 ...		221,173	23·96	8·01	24·87	22·84	9·36	89·14
Total for 46 years			914·37	336·99	632·73	257·54	254·33	2,398·06

a Excluding Berar and Mysore.

b The first Census of all British India was taken in 1871. For the population figures of 1861 and 1851 an approximate figure, on the basis of the 1871 census, has been entered, to attain which deduction has been made for the population of recently acquired territory and for an annual increment to the population.

c Including for the years previous to 1864–5, the receipts from recently acquired territory not separately classified; after 1862–3 Forest Receipts are also included. From 1877–8 the portion of Land Revenue due to Irrigation is excluded from this head and shown under Public Works.

d Excise, Assessed, Provincial Rates Customs, Salt, and Stamps. Local Funds were incorporated in the General Accounts in 1878–9 and caused and addition of over £2,000,000 to this head, the amount being balanced by sums entered under various heads on the expenditure side

e Including from 1876–7 Guaranteed Railway Traffic Receipts, and from 1877–8 the portion of Land Revenue due to Irrigation.

CENSUS, 1891–2.

AND EXPENDITURE, AND SURPLUS OR DEFICIT, FOR 46 YEARS.—*con.*

are given in millions and decimals of millions. The values are in Tens of Rupees.

Expenditure.									
Charges of Collections, &c.	Civil Administration. *g*	Interest.	Army.	Public Works. *h*	Famine.	Miscellaneous. *i*	Totals.	Surplus.	Deficit.
8·40	10·61	5·05	16·46	12·86	2·14	5·72	61·24	—	2·59
8·32	10·46	5·15	17·30	13·50	5·34	6·17	66·24	—	4·27
7·47	10·46	5·40	17·94	14·67	·31	6·81	63·06	2·13	—
7·86	10·46	5·39	22·58	16·52	·10	6·75	69·66	—	1·23
8·05	10·67	4·63	28·93	19·19	·03	6·42	77·92	—	3·63
8·22	11·13	4·85	19·69	18·78	1·57	7·84	72·08	3·60	—
8·49	11·04	4·77	18·36	20·31	1·50	5·13	69·60	·67	—
8·49	11·36	4·52	18·12	20·06	1·52	5·89	69·96	1·88	—
9·56	11·74	4·62	16·96	20·47	1·55	6·18	71·08	—	0·39
9·80	12·24	4·33	20·10	21·84	1·50	7·46	77·27	..	2·81
9·75	12·70	4·31	19·52	23·36	·31	7·21	77·16	·18	—
9·44	12·91	5·44	20·42	24·65	·09	7·84	60·79	—	2·03
9·74	13·01	4·71	20·30	25·71	·08	8·11	81·66	·04	—
8·91	13·23	4·24	20·68	26·53	·60	8·28	82·47	2·61	—
9·53	13·38	4·19	20·69	26·39	·60	7·47	82·25	3·49	—
9·55	13·85	4·31	22·28	30·13	1·27	7·28	88·67	·47	—
336·44	433·12	206·75	769·21	481·25	25·21	156·26	2,438·24	30·8	70·86
								Net deficit 40·18	

f Forest, Registration, Tributes, Interest, Post Office, Telegraph, Mint Receipts by Civil and Military Departments, and Miscellaneous.

g Including Minor Departments, Law and Justice, Police, Marine, Education, &c. From 1870–1 to 1875–6 Allotments to Provincial Services are included.

h Previous to 1876–7 the figures include Guaranteed Railway Interest less Traffic Receipts; from 1876–7 the gross payments for Guaranteed Railway Interest is included.

i Including Post Office, Telegraph, Mint, Miscellaneous Civil Charges, Special Defence Works, and Provincial Adjustments.

k A change in the mode of preparing the accounts having been effected in 1856–7, the figures are given in the corrected form.

l The period of the financial year having been altered, the figures for 1886–7 are for eleven months only.

PRESIDENTS OF THE UNITED STATES OF AMERICA.

	YEAR.
Declaration of Independence	4th July, 1776
General Washington, first President	1789 and 1793
John Adams	1797
Thomas Jefferson	1801 and 1805
James Madison	1809 and 1813
James Monroe	1817 and 1821
John Quincy Adams	1825
General Andrew Jackson	1829 and 1833
Martin Van Buren	1837
General William Henry Harrison (died 4th April)	1841
John Tyler (previously Vice-President)	1841
James Knox Polk	1845
General Zachary Taylor (died 9th July, 1850)	1849
Millard Fillmore (previously Vice-President)	1850
General Franklin Pierce	1853
James Buchanan	1857
Abraham Lincoln (assassinated 14th April, 1865)	1861 and 1865
Andrew Johnson (previously Vice-President)	1865
General Ulysses S. Grant	1869 and 1873
Rutherford Richard Hayes, after long contest with Tilden	1877
General Garfield (shot July 2; died September 19)	1881
Chester A. Arthur, Vice-President, succeeded September 20)	1881
Grover Cleveland	1885
General Benjamin Harrison	1889
Grover Cleveland	1893
William M'Kinley	1896

The United States of America form a Federal Republic, consisting of 45 States and 5 Territories.

The estimated population of the whole of the States, including the Territories, according to the Census of 1896, was 71,384,042, every country under heaven being represented. The increase in the ten years 1880-1890 was 12,466,467.

STAMPS, TAXES, AND EXCISE DUTIES, &c.

	£	s.	d.
AFFIDAVIT or STATUTORY DECLARATION	0	2	6
AGREEMENT, or any MEMORANDUM of an AGREEMENT, made under hand only, not otherwise charged	0	0	6
APPRAISEMENT or VALUATION of any property where the amount of the appraisement or valuation does not exceed £5	0	0	3
Exceeds £5 and does not exceed £10	0	0	6
„ 10 „ 20	0	1	0
„ 20 „ 30	0	1	6
„ 30 „ 40	0	2	0
Exceeds £40 and does not exceed £50	0	2	6
„ 50 „ 100	0	5	0
„ 100 „ 200	0	10	0
„ 200 „ 500	0	15	0
Exceeding £500	1	0	0
APPRENTICESHIP INDENTURES	0	2	6
ARMORIAL BEARINGS.—If used on any carriage	2	2	0
If used for any other purpose	1	1	0
BANK NOTE—For money payable on demand—			
Not exceeding £1	0	0	5
Exceeding £1 and not exceeding £2	0	0	10
„ 2 „ 5	0	1	3
„ 5 „ 10	0	1	9
Exceeding £10 and not exceeding £20	0	2	0
„ 20 „ 30	0	3	0
„ 30 „ 50	0	5	0
„ 50 „ 100	0	8	6
BILL OF EXCHANGE, payable on demand	0	0	1
BILL OF EXCHANGE and PROMISSORY NOTE, of any kind except a bank note—drawn or payable or negotiated in the United Kingdom, where value does not exceed £5	0	0	1
Exceeds £5 and does not exceed 10	0	0	2
„ 10 „ „ 25	0	0	3
„ 25 „ „ 50	0	0	6
„ 50 „ „ 75	0	0	9
„ 75 „ „ 100	0	1	0
„ 100, for every £100, and also for any fractional part of £100, of such amount or value	0	1	0
BILL OF LADING	0	0	6

BILL OF SALE—Absolute, see *Conveyance on Sale*. By way of security, see *Mortgage*, &c.

BOND for securing the payment or repayment of money or the transfer or re-transfer of stock, see *Mortgage*, &c.

BOND in relation to any annuity upon the original creation and sale thereof, see *Conveyance on Sale*.

	£	s.	d.
CARRIAGES.—For every carriage with four wheels, drawn by two or more horses	£2	2	0
For every carriage with four wheels, drawn by one horse	1	1	0
For every carriage with less than four wheels	0	15	0
For every carriage kept for hire, whether two or four wheels	0	15	0

	£	s.	d.
CERTIFICATE of any goods or merchandise, having been duly entered inwards, which shall be entered outwards for exportation at the port of importation, or be removed from thence to any other port for the more convenient exportation thereof, where such certificate is issued for enabling any person to obtain a debenture or certificate entitling him to receive any drawback of any duty or duties of customs, or any part thereof	0	4	0
CHARTER PARTY	0	0	6
CONTRACT NOTE for sale or purchase of stock, &c., of the value of £5 and under £100	0	0	1
„ „ „ „ „ „ £100 or upwards	0	1	0
CONVEYANCE or TRANSFER—			
1. Of stock of the Bank of England	0	7	9
2. Of any Colonial Debenture Stock or Funded Debt for every £100, or fractional part of £100, of nominal amount transferred	0	2	6
CONVEYANCE or TRANSFER on sale of any property (except such stock as aforesaid), where the purchase money does not exceed £5	0	0	6

		£	s.	d.			£	s.	d.
Exceeds £5	and does not exceed £10	0	1	0	Exceeds £125	and does not exceed £150	0	15	0
„ 10	„ 15	0	1	6	„ 150	„ 175	0	17	6
„ 15	„ 20	0	2	0	„ 175	„ 200	1	0	0
„ 20	„ 25	0	2	6	„ 200	„ 225	1	2	6
„ 25	„ 50	0	5	0	„ 225	„ 250	1	5	0
„ 50	„ 75	0	7	6	„ 250	„ 275	1	7	6
„ 75	„ 100	0	10	0	„ 275	„ 300	1	10	0
„ 100	„ 125	0	12	6	„ 300				

For every £50, and also for any fractional part of £50, of such amount or value	0	5	0
COPY or EXTRACT (certified) of or from any register of births, baptisms, marriages, deaths, or burials	0	0	1
COPY or EXTRACT (attested or in any other manner authenticated) of or from 1. An instrument chargeable with any duty. 2. An original will, testament, or codicil. 3. The probate or probate copy of a will or codicil. 4. Any letters of administration or any confirmation of a testament. 5. Any public register (except any register of births, baptisms, marriages, deaths, or burials). 6. The books, rolls, or records of any court. In the case of an instrument chargeable with any duty not amounting to one shilling, the same duty as such instrument.			
In any other case	£0	1	0
DECLARATION of any use or trust of or concerning any property by any writing, not being a deed or will, or any instrument chargeable with *ad valorem* duty as a settlement	0	10	0
DEED of any kind whatsoever, not otherwise charged	0	10	0
DELIVERY ORDER	0	0	1
DOGS.—For each dog over six months old	0	7	6

Exemptions—Shepherds' Dogs and those kept by blind persons for their guides.

GRANT or LICENCE under the sign manual to take and use a surname and arms, or a surname only; in compliance with the injunctions of any will or settlement £50 0 0

Upon any voluntary application 10 0 0

HOUSE DUTY.—On premises of the annual value of—

£20 and not exceeding £40—shops	0	0	2
„ „ „ „ houses	0	0	3
£40 „ „ £60—shops	0	0	4
„ „ „ „ houses	0	0	6
£60 and over—shops	0	0	6
„ „ houses	0	0	9

LEASE or TACK of any lands, tenements, &c.:—

	Not exceeding 35 years, or an indefinite term.			Exceeding 35 years, but not exceeding 100 years.			Exceeding 100 years.		
	£	s.	d.	£	s.	d.	£	s.	d.
Not exceeding £5	0	0	6	0	3	0	0	6	0
Exceeding £5 and not exceeding £10	0	1	0	0	6	0	0	12	0
„ 10 „ „ 15	0	1	6	0	9	0	0	18	0
„ 15 „ „ 20	0	2	0	0	12	0	1	4	0
„ 20 „ „ 25	0	2	6	0	15	0	1	10	0
„ 25 „ „ 50	0	5	0	1	10	0	3	0	0
„ 50 „ „ 75	0	7	6	2	5	0	4	10	0
„ 75 „ „ 100	0	10	0	3	0	0	6	0	0
„ 100, for every £50, or fractional part of £50	0	5	0	1	10	0	3	0	0

MALE SERVANTS.—Every male servant 0 15 0

MORTGAGE, BOND, DEBENTURE, COVENANT, or WARRANT OF ATTORNEY.

1. Being the only or principal security for the payment or repayment of money not exceeding £10	0	0	3
Exceeding £10 and not exceeding £25	0	0	8
„ 25 „ „ 50	0	1	3
„ 50 „ „ 100	0	2	6
„ 100 „ „ 150	0	3	9
„ 150 „ „ 200	0	5	0
„ 200 „ „ 250	0	6	3
„ 250 „ „ 300	0	7	6
„ 300 for every £100, and also for any fractional part of £100, of such amount	0	2	6
2. Being a collateral, or additional or substituted security, or by way of further assurance where the principal security is duly stamped. For every £100, and also for any fractional part of £100 of the amount secured	0	0	6

PATENT MEDICINE VENDORS, Great Britain.—A separate licence is required for each place where sold 0 5 0

	£	s.	d.
POLICY OF INSURANCE upon any life or lives, or upon any event or contingency relating to or depending upon any life or lives, except for the payment of money upon the death of any person only from accident or violence, or otherwise than from a natural cause, where the sum insured does not exceed £10	0	0	1
Exceeds £10 but does not exceed £25	0	0	3
Exceeds £25 but does not exceed £500, for every full sum of £50, and also for any fractional part of £50 of the amount insured	0	0	6
POLICY OF SEA INSURANCE where the premium does not exceed 2s. 6d. per cent	0	0	1
In other cases, for every £100, or fraction thereof, insured	0	0	3
For every policy for time, for every £100, and any fractional part of £100, thereby insured for any time not exceeding six months	0	0	3
Where the insurance shall be made for any time exceeding six months and not exceeding twelve months	0	0	6
RECEIPT given for or upon the payment of money amounting to £2 or upwards	0	0	1
SCRIP CERTIFICATE or SCRIPT	0	0	1
SETTLEMENT.—Any instrument, whether voluntary or upon valuable consideration other than a *bonâ fide* pecuniary consideration, whereby any definite and certain principal sum of money, whether charged or chargeable on lands or not, &c., or to be laid out in the purchase of lands, &c., or not, or any definite and certain amount of stock, &c., is settled or agreed to be settled in any manner whatsoever. For every £100, and also for any fractional part of £100, of the amount settled	0	5	0
TOBACCO AND SNUFF DEALERS.—A separate licence is required for each place where sold	0	5	3
TRANSFER, ASSIGNMENT, DISPOSITION, or ASSIGNMENT of any Mortgage, &c., or of any money secured by such instrument, for every £100, and also for any fractional part of £100, of the amount transferred	0	0	6
And also where any further money is added to the money already secured, the same duty as a principal security for such further money.			
VOTING PAPER.—Any instrument for the purpose of voting by any person entitled to vote at any one meeting	£0	0	1
WARRANT OF ATTORNEY to confess and enter up a judgment given as a security for the payment or repayment of money, or for the transfer or re-transfer of stock. See *Mortgage*, &c.			
WARRANT OF ATTORNEY of any other kind	£0	10	0
WARRANT FOR GOODS	0	0	3
WARRANT under the sign manual of Her Majesty, her heirs or successors	0	10	0

SPOILED STAMPS.—Stamps inadvertently and undesignedly spoiled will be allowed, and postage stamps of the same value given in lieu thereof. Application for allowance must be made at Somerset House, between the hours of 11 and 3, on Monday, Tuesday, Wednesday, Thursday, and Friday, and between the hours of 10 and 1 on Saturday. Application can also be

made at the Inland Revenue Offices, Telegraph Street, Moorgate Street, E.C., on Monday, Wednesday, and Friday, between the hours of 11 and 3; and for the allowance of marine policy stamps between the hours of 11 and 2.

Hours at Somerset House.

Inland Revenue Office.—Daily, 10 a.m. to 5 p.m.

Receiver-General's Office.—No money received after 4 o'clock. (Saturdays, 2 o'clock.)

Stamp Office.—Stamps are issued between the hours of 10 a.m. and 4 p.m. (Saturdays, 10 to 2.) Impressed stamps, 9 a.m. to 4 p.m. (Saturdays, 9 to 2.)

INCOME TAX.

Schedule A.—Lands, Tenements, &c.	£0	0	8
Schedules C, D, and E.—Incomes	0	0	8
Schedule B.—Occupiers of Farms, &c.	0	0	4

If under £160, exempt; under £400, £160 allowed free; under £500, £100 allowed free.

POSTAL INFORMATION.

OFFICIAL POST CARDS.

Official Post Cards impressed with a halfpenny stamp, and official Reply Post Cards impressed with a halfpenny stamp on each portion of them, can be bought at every Post Office.

Nothing whatever may be attached, except adhesive stamps in payment of additional postage or stamp duty, and a gummed label (not to exceed 2 inches long and $\frac{3}{4}$ inch wide) bearing the address at which the card is to be delivered; nor may the card be folded, cut, or otherwise altered. If any of these rules be infringed, the card ceases to be a Post Card, and is treated as a letter liable on delivery to the usual charges.

PRIVATE CARDS.

A Private Card becomes a Post Card when it has a halfpenny stamp affixed to its face. It must be composed of ordinary cardboard, not thicker than the material used for the Official Post Card. The maximum size must correspond as nearly as may be to the size of the Inland Official Card, and the minimum size must not be less than $3\frac{1}{4}$ by $2\frac{1}{4}$ inches. The rules stated in the preceding paragraph also apply to Private Cards. The essential feature of the Private Post Card is that it must be prepaid. A private Card without a postage stamp is not a Post Card but a letter. For instance, an unpaid Private Card would be charged 2d.

PRIVATE CARDS FOR TRANSMISSION ABROAD.

Private Cards, bearing adhesive stamps of the value of one penny, may now be sent as Post Cards to places abroad, provided that they have the words "Post Card" printed on them, and are in conformity with the Official Post Cards (inland or foreign) in regard to size and substance.

This arrangement applies also to Reply Post Cards. The reply halves must bear adhesive British stamps of the value of one penny affixed by the sender of the double card, and must have printed on them the words "Post Card—Great Britain and Ireland," and "Reply;" they are available for return to the United Kingdom only.

Nothing must appear on the front of a Post Card but the stamps required for postage, postal directions, and the name and address of the sender indicated in writing or by means of a stamp or any typographical process.

The infringement of any of these Rules will render the cards liable to letter postage.

EXPRESS DELIVERY.

Letters and Parcels may now be handed in at Telegraph Offices for Express Delivery by Messenger immediately.

Live animals confined in a cage, basket, or other suitable and safe receptacle, may be accepted for delivery by Special Messenger.

Letters and Parcels may also be handed in at any Post Office, to be forwarded by mail, in which case they will take the ordinary course of post to the Express Delivery Office, and thence be conveyed direct to destination by Express Messenger. The words "Express Delivery" must be boldly and legibly marked on the left-hand side of the cover, above the address; and in the case of a letter the cover must in addition be marked with a broad perpendicular line from top to bottom, both on front and back.

Express Packets not exceeding 1lb. in weight must be prepaid the Express Fee of 3d. a mile only. Packets above 1lb. in weight must be prepaid, in addition, with a Fee of 1d. per lb. as a weight charge for every lb. or part of a lb. after the first lb.

The Postage and Fee must be prepaid in Postage Stamps, to be affixed to a Post Office Form provided for the purpose; or in the case of articles to be forwarded by mail, to the letter or parcel.

An International Express Service has been arranged to and from a number of the Foreign Countries.

SPECIAL DELIVERY OF LETTERS, &C., IN ADVANCE OF THE ORDINARY DELIVERIES BY POSTMEN.

Persons who desire at any time to receive their letters, or other postal packets of any kind (including parcels, book and sample packets, newspapers, and circulars), in advance of the ordinary delivery, may have them delivered by Special Messenger on payment of the following Fees, viz.:—

The full Express Fees as for one packet, and a penny for every 10, or less number, of additional packets beyond the first.

Applications for such special delivery must be signed by the person or firm to which the letters or postal packets in question are addressed. Forms of application may be obtained at any office from which deliveries are made.

The applications should be addressed to the Postmaster of the office from which the letters are ordinarily delivered, and may be delivered by hand or sent through the post prepaid. Care should be taken that the application reaches the Head Post Office on the previous evening, if it is intended to apply to the early delivery in the morning, and, if to other deliveries during the day, an hour at least before the time at which the delivery by Postmen commences.

The Express Fees on at least one packet must be prepaid in stamps affixed to the application. All additional Fees must be paid to the Special Messenger on delivery. A letter which cannot be delivered is returned to the writer from the Returned Letter Office if it contains his address.

REDIRECTION OF LETTERS.—In cases of removal, notice of new address should be sent to the Postmaster in writing.

REGISTERED LETTERS.

COMPENSATION FOR LOSS AND DAMAGE.—By law the Postmaster General is not responsible for the safe delivery of registered articles, but subject to certain rules he will, should he consider it right to do so, give compensation for the loss or damage of Inland Registered Postal Packets of all kinds, upon prepayment of a Fee, in addition to the postage, according to the following scale, viz.:—

Fee	2d.	3d.	4d.	5d.	6d.	7d.	8d.	9d.	10d.	11d.
Compensation	£5	£10	£20	£30	£40	£50	£60	£70	£80	£90

The Fee must be prepaid by postage stamps affixed to the Packet.

The Postal Packet must be registered in accordance with the rules for the time being in force as to Inland Registered Postal Packets, and a certificate of posting, bearing thereon an acknowledgment that the fee for registration and compensation has been paid, must be obtained from the officer to whom the letter is handed. The contents of the Postal Packet must be securely packed and enclosed in a reasonably strong case, wrapper, or cover, securely fastened and of a nature calculated to preserve the contents from loss or damage in the Post, and must bear the words "Fragile, with care." These words should appear on the face of the cover above the address. If it contains any money, it must be enclosed in one of the Registered Letter Envelopes sold by the Post Office for the purpose, and if coin be enclosed, the coins must be packed in such a way as to move about as little as possible. The compensation given in respect of the loss of coin is limited to £2, whatever be the amount enclosed.

In no case will the compensation given exceed the value of the article lost or the damage sustained; and, in every case, either of loss or damage, the Postmaster General reserves the right, if he think fit, to reinstate the contents of a Postal Packet instead of giving the value in money.

By prepaying a further Fee of 2d. the sender of a Registered Postal Packet may obtain in due course an Acknowledgment of Delivery signed by the recipient.

Registered Letter Envelopes, embossed with a 2d. stamp, are of five sizes:—

F.. $5\frac{1}{4} \times 3\frac{1}{4}$ inches. } $2\frac{1}{2}$d. each, or
G.. $6 \times 3\frac{3}{4}$ „ } 2s. $2\frac{1}{2}$d. per dozen.
H.. 8×5 inches. } $2\frac{3}{4}$d. each, or
H2.. 9×4 „ } 2s. 7d. per dozen.
K.. $11\frac{1}{2} \times 6$ inches, 3d. each, or 2s. 10d. per dozen.

RATES OF POSTAGE.

INLAND LETTERS.

Pattern Packets and Book Packets weighing more than 2oz.

Not exceeding 4oz. ..... 1d.
Exceeding 4oz., not exceeding 6oz.. $1\frac{1}{2}$d.
„ 6 „ „ 8 „ 2d.
Exceeding 8oz., not exceeding 10oz. $2\frac{1}{2}$d.
„ 10 „ „ 12 „ 3d.
and so on, adding $\frac{1}{2}$d. for every 2oz.

The postage on Inland Letters must be paid by stamps, which should be affixed on the right hand upper corner of the address. If the gum be too wet the stamp will not adhere. If not prepaid the postage is doubled, and in case of an insufficient prepayment the letter is charged with double the deficiency.

POSTAL INFORMATION.

An Inland letter, pattern, or book packet must not exceed the dimensions of twenty-four inches in length, twelve inches in width, and twelve inches in depth. The weight is unlimited.

FOREIGN LETTERS, &c., must have Stamps affixed; prepayment of letters for abroad cannot be made in money.

POSTAGE STAMPS are sold at ½d., 1d., 1½d., 2d., 2½d., 3d., 4d., 4½d., 5d., 6d., 9d., 10d., 1s., 2s. 6d., 5s., 10s., £1, £5, and are available for Postage or Receipt purposes, and for Telegrams, and in certain cases for Inland Revenue Stamp Duties.

LETTER CARDS, bearing 1d. for postage up to an ounce, are issued in packets of eight, price 9d.

ENVELOPES embossed with 1d. postage are sold of the following sizes:—

A size, square shape.		C size, 5¼ × 3 inches.		Commercial, 5¼ × 3 inches.	
1 for 1¼d.	5 for 5½d.	1 for 1¼d.	6 for 6½d.	1 for 1¼d.	5 for 5¼d.
2 „ 2½d.	10 „ 11d.	2 „ 2½d.	8 „ 8¾d.	2 „ 2½d.	10 „ 10½d.
3 „ 3¾d.	20 „ 1s. 10d.	3 „ 3¾d.	12 „ 1s. 1d.	3 „ 3¾d.	20 „ 1s. 9d.
4 „ 4½d.		4 „ 4½d.	24 „ 2s. 2d.	4 „ 4¼d.	240 „ 21s.

FOREIGN POSTAGE ENVELOPES, embossed with 2½d. postage, are issued in two sizes: "L" in packets of ten for 2s. 2½d. and "M" ten for 2s. 3d.

ENVELOPES, BEARING AN EMBOSSED HALFPENNY STAMP, suitable for Circulars, &c., entitled to transmission in open covers, at the book-rate of postage, are issued in two sizes:—

COMMERCIAL SIZE, 20 for 11d. FOOLSCAP SIZE, 20 for 1s. And so on in proportion.

INLAND POST CARDS.

PRICES OF STOUT CARDS.

1	¾d.	6	3¾d.
2	1¼d.	7	4¼d.
3	2d.	8	5d.
4	2½d.	9	5½d.
5	3d.	10	6d.

5s. per parcel of 100.
£12. 6s. per quarter ream uncut.

PRICES OF THIN CARDS.

1	¾d.	6	3½d.
2	1¼d.	7	4d.
3	1¾d.	8	4½d.
4	2¼d.	9	5d.
5	2¾d.	10	5½d.

11s. per parcel of 240.
£11. 8s. per quarter ream uncut.

Each quarter ream contains 120 sheets, and 42 cards per sheet, or 5,040 cards.

Court or Correspondence Cards: packets of 100, 5s.; quantities of less than 10 as Stout Cards.

PRICES OF DOUBLE OR REPLY INLAND POST CARDS.

STOUT.

1	1¼d.	4	5d.
2	2½d.	5	6d.
3	3¾d.		

5s. parcel of 50.

THIN.

1	1¼d.	4	4½d.
2	2¼d.	5	5½d.
3	3½d.		

11s. parcel of 120.

FOREIGN POST CARDS, with impressed Stamp of 1d.; also Reply-paid Post Cards, 2d. each, are available for the Countries in the Postal Union.

INLAND BOOK POST.

The Inland Book Post is now limited to packets not exceeding 2oz. in weight. The rate of postage is ½d.

No Book Packet may exceed twenty-four inches in length, twelve inches in width, and twelve inches in depth.

POSTAL INFORMATION.

Any Book Packet will be treated as a Letter if found to contain a Letter or communication of the nature of a Letter (not being a Circular Letter), or any enclosure sealed or in any way closed against inspection, or any other enclosure not allowed by the regulations of the Book Post, and will be charged with double Letter Postage, less the value of the stamps affixed.

Advice Notes, Bills of Lading, Invoices, Order Forms, Statements of Account, Prices Current, and Circulars, that is, Printed Notices and Letters in open covers, or ordinary envelopes left unfastened, may be sent at the book-rate.

INLAND PARCEL POST.

1. In order that a packet may be sent by Parcel Post, it must be presented at the counter of a Post Office for transmission as a parcel, and should bear the words "Parcel Post," written conspicuously in the left-hand top corner. It is also very desirable that every parcel should bear the name and address of the sender on the cover; but in such a position as not to be mistaken for the address of the parcel. Parcels may also be accepted by Rural Postmen.

The parcel should not be left until the weight, size, and postage have been tested by the officer who accepts it.

2. Every Post Office is open to the public for Parcel Post business on week days during the same hours as for general postal business. No Parcel Post business is transacted on Sundays. There is no delivery of Parcels on that day in any part of the United Kingdom, nor are parcels allowed to be accepted for transmission. On Christmas Day and Good Friday, in England and Ireland, and on Sacramental Fast Days, or the Public Holidays substituted therefor by the Local Authorities in Scotland, there is one delivery of parcels, but parcels are not accepted for transmission.

3. The size allowed for an Inland Parcel is—

Greatest length	3ft. 6in.
Greatest length and girth combined.....	6ft. 0in.

For example—

A parcel measuring 3ft. 6in. in its longest dimensions may measure as much as 2ft. 6in. in girth, *i.e.*, round its thickest part; or

A short parcel may be thicker; thus, if it measure no more than 3ft. in length, it may measure as much as 3ft. in girth, *i.e.*, round its thickest part.

The most convenient mode of measuring is by means of a tape 6ft. long, having the length of 3ft. 6in. marked thereon. So much of the tape as is not used in measuring the length is the measure of the maximum girth permissible. Such a tape may conveniently be marked in one colour up to 3ft. 6in., and the remaining portion in another colour.

The greatest weight allowed for an inland parcel is 11lbs.

4. The rates of postage are—

	s.	d.
For a parcel not exceeding 1lb. in weight	0	3
For a parcel exceeding 1lb. in weight and not exceeding 2lbs. ..	0	4
„ „ 2lbs. „ „ „ 3 „ ..	0	5
„ „ 3 „ „ „ „ 4 „ ..	0	6
„ „ 4 „ „ „ „ 5 „ ..	0	7
„ „ 5 „ „ „ „ 6 „ ..	0	8
„ „ 6 „ „ „ „ 7 „ ..	0	9
„ „ 7 „ „ „ „ 8 „ ..	0	10
„ „ 8 „ „ „ „ 9 „ ..	0	11
„ „ 9 „ „ „ „ 11 „ ..	1	0

POSTAL INFORMATION.

NEWSPAPERS.

The postage on any registered newspaper for delivery in the United Kingdom is a halfpenny prepaid by stamp; and any number of newspapers, made up in one packet, can be forwarded either at Letter rate or at the rate of a halfpenny each if they are registered newspapers.

A newspaper or a packet of newspapers posted unpaid is chargeable on delivery with double postage; if insufficiently paid, with double the deficiency.

Any newspaper found to contain an unauthorised enclosure will be charged as a letter.

No packet of newspapers must exceed five pounds in weight, nor may it exceed two feet in length by one foot in width or depth.

Newspaper Wrappers are sold at the following prices:—

Bearing Halfpenny Stamp.		Bearing Penny Stamp.	
1 for ¾d.	7 for 4d.	1 for 1½d.	7 for 7½d.
2 „ 1½d.	14 „ 8d.	2 „ 2½d.	8 „ 8½d.
3 „ 1¾d.	21 „ 1s.	3 „ 3½d.	16 „ 1s. 5d.
4 „ 2½d.	and so on at the	4 „ 4½d.	24 „ 2s. 1½d.
5 „ 3d.	rate of 4d. for	5 „ 5½d.	and so on at the rate of
6 „ 3½d.	every complete 7.	6 „ 6½d.	8½d. for every complete 8.
£1. 2s. 10d. per parcel of 480.		£1. 1s. 3d. per parcel of 240.	

Uncut Sheets are sold only in quarter reams of 120 sheets, each sheet containing 14 wrappers, at £3. 18s. for those bearing halfpenny stamp, and £7. 8s. for those bearing penny stamp.

MONEY ORDERS.

The charge for a Money Order for England, Ireland, and Scotland is for a sum

Not exceeding £1	2d.
Exceeding £1 and not exceeding £3	3d.
„ £3 „ „ £10	4d.

TELEGRAPH MONEY ORDERS can be sent between Telegraph Money Order Offices.

The charge for a Foreign or Colonial Money Order is 6d. for a sum not exceeding £2; 1s. not exceeding £6; and 1s. 6d. not exceeding £10.

POSTAL ORDER RATES.

Amount of Order	Rate	Amount of Order	Rate
1s.	½d.	4s. 6d.	1d.
1s. 6d.	½d.	5s.	1d.
2s.	1d.	7s. 6d.	1d.
2s. 6d.	1d.	10s.	1d.
3s.	1d.	10s. 6d.	1d.
3s. 6d.	1d.	15s.	1½d.
4s.	1d.	20s.	1½d.

Postal Orders are issued and paid at every Money Order Office in the United Kingdom, and at Gibraltar, Malta, and Constantinople. Postal Orders issued in India, Straits Settlements, Hong Kong, or Newfoundland are payable in this country, but Postal Orders issued in this country are not payable there. Dog, Gun, Brewing, and Establishment Licences can be obtained at all Money Order Offices.

MEMORANDA AS TO ACTS OF PARLIAMENT RESTRAINING EXPORTATION OF TOOLS &c. USED IN COTTON LINEN WOOLLEN AND SILK MANUFACTURES.

BY Act of 14 Geo. III. c. 75 being "An Act to prevent the Exportation to Foreign Parts of Utensils made use of in the Cotton Linen Woollen and Silk Manufactures of this Kingdom" persons were prohibited from exporting "Tools or Utensils" used in the Cotton Linen Woollen and Silk Manufactures of the Kingdom.

By Act of 21 Geo. III. c. 37 being an Act to explain and amend the last-mentioned Act it was enacted—

> That if at any time after the 24th day of June 1781 any person or persons in Great Britain or Ireland shall upon any pretence whatsoever load or put on board or pack or cause or procure to be loaden put on board or packed in order to be loaded or put on board of any ship or vessel which shall not be bound directly to some port or place in Great Britain or Ireland or shall lade or cause or procure to be laden on board any boat or other vessel or shall bring or cause to be brought to any quay wharf or other place in order to be so laden or put on board any such ship or vessel *any machine engine tool press paper utensil or implement* whatsoever which now is or at any time or times hereafter shall or may be used in or proper for the preparing working pressing finishing or completing of the *Woollen Cotton Linen or Silk Manufactures* of this Kingdom or any or either of them or any other goods wherein Wool Cotton Linen or Silk or any or either of them are or is used or any part or parts of such machine engine tool press paper utensil or implement by what name or names soever the same shall be called or known; or any *model or plan or models or plans* of any such machine engine tool press paper utensil or implement or any part or parts thereof.

Any Justice might grant a warrant to seize the machines &c. and on conviction the person offending should forfeit the machines &c. and a sum of £200 and be imprisoned for twelve months without bail and until the forfeiture should be paid.

Penalties were also imposed on the Masters of Ships and Custom House Officers conniving at any offence and on persons making machines &c.

Table Showing Sums Payable in Foreign Currencies on Money Orders Issued in United Kingdom.

VALUE OF ENGLISH MONEY IN

English Money.			Belgium, France, and Algeria, Italy and Switzerland.		Germany and Heligoland.		Holland and Dutch East Indies.		Denmark, Iceland, Norway, and Danish West Indies.		Sweden.		Portugal, Azores, and Madeira.	Egypt.		United States, Canada, and Hawaii.	
£	s.	d.	Francs.	Cents.	Marks.	Pfen.	Florins.	Cents.	Kroner.	Ore.	Kroner.	Ore.	Reis.	Piastres.	Paras.	Dollars.	Cents.
0	0	1	0	10	0	8	0	5	0	7	0	7	10	0	16	0	2
0	0	2	0	20	0	17	0	10	0	15	0	15	30	0	32	0	4
0	0	3	0	30	0	25	0	15	0	22	0	22	50	1	8	0	6
0	0	4	0	40	0	34	0	20	0	30	0	30	70	1	25	0	8
0	0	5	0	50	0	42	0	20	0	37	0	37	90	2	1	0	10
0	0	6	0	60	0	51	0	25	0	45	0	45	110	2	17	0	12
0	0	7	0	70	0	59	0	30	0	52	0	52	130	2	33	0	14
0	0	8	0	80	0	68	0	35	0	60	0	60	150	3	10	0	16
0	0	9	0	90	0	76	0	40	0	68	0	68	170	3	26	0	18
0	0	10	1	0	0	85	0	45	0	75	0	75	190	4	2	0	20
0	0	11	1	10	0	93	0	50	0	83	0	83	200	4	18	0	22
0	1	0	1	20	1	2	0	55	0	90	0	90	220	4	35	0	24
0	2	0	2	50	2	4	1	15	1	81	1	81	450	9	30	0	48
0	3	0	3	70	3	6	1	75	2	72	2	72	680	14	25	0	73
0	4	0	5	0	4	8	2	35	3	63	3	62	910	19	20	0	97
0	5	0	6	30	5	10	2	95	4	53	4	53	1,140	24	15	1	21
0	6	0	7	50	6	12	3	55	5	44	5	43	1,370	29	10	1	46
0	7	0	8	80	7	14	4	15	6	35	6	34	1,590	34	5	1	70
0	8	0	10	0	8	16	4	75	7	26	7	24	1,820	39	0	1	94
0	9	0	11	30	9	18	5	35	8	16	8	15	2,050	43	35	2	19
0	10	0	12	60	10	20	5	95	9	7	9	6	2,280	48	30	2	43
0	11	0	13	80	11	22	6	55	9	98	9	96	2,510	53	25	2	67
0	12	0	15	10	12	24	7	15	10	89	10	87	2,740	58	20	2	93
0	13	0	16	30	13	26	7	75	11	79	11	78	2,970	63	15	3	16
0	14	0	17	60	14	28	8	35	12	70	12	68	3,190	68	10	3	40
0	15	0	18	90	15	30	8	95	13	61	13	60	3,420	73	5	3	65
0	16	0	20	10	16	32	9	55	14	52	14	50	3,650	78	0	3	89
0	17	0	21	40	17	34	10	15	15	42	15	40	3,880	82	35	4	12
0	18	0	22	60	18	36	10	75	16	33	16	31	4,110	87	30	4	38
0	19	0	23	90	19	38	11	35	17	24	17	21	4,340	92	25	4	62
1	0	0	25	20	20	40	11	95	18	15	18	12	4,570	97	20	4	87
2	0	0	50	40	40	80	23	90	36	30	36	24	9,140	195	0	9	74
3	0	0	75	60	61	20	35	85	54	45	54	36	13,710	292	20	14	61
4	0	0	100	80	81	60	47	80	72	60	72	48	18,280	390	0	19	48
5	0	0	126	0	102	0	59	75	90	75	90	60	22,850	487	20	24	35
6	0	0	151	20	122	40	71	70	108	90	108	72	27,420	585	0	29	22
7	0	0	176	40	142	80	83	65	127	5	126	84	31,990	682	20	34	9
8	0	0	201	60	163	20	95	60	145	20	144	96	36,560	780	0	38	96
9	0	0	226	80	183	60	107	55	163	35	163	8	41,130	877	20	43	83
10	0	0	252	0	204	0	119	50	181	50	181	20	45,700	975	0	48	70

INDIA.—Amounts of Money Orders, issued in the United Kingdom on India, are paid in Rupees, Annas, and Pies; the Rupee being the standard of value in India. As, however, the value of the Rupee is subject to constant variation, no tables of conversion can be given. All Orders on India are issued in Sterling, and the equivalent in Rupees is settled by the Post Office at Bombay on arrival of the Advice List from London.

Table Showing Sums Payable in English Money on Money Orders Issued in Foreign Countries, &c.

Belgium and Switzerland.		France, Algeria, and Italy.		Germany and Heligoland.		Holland and Dutch East Indies.		Denmark, Iceland, Norway, and Danish West Indies.		Sweden.		Portugal, Azores, and Madeira.	Egypt.		United States, Canada, and Hawaii.		English Money.		
Francs.	Cents.	Francs.	Cents.	Marks.	Pfen.	Florins.	Cents.	Kroner.	Ore.	Kroner.	Ore.	Reis.	Piastres.	Paras.	Dollars.	Cents.	£	s.	d.
0	11	0	11	0	9	0	6	0	8	0	8	20	0	16	0	3	0	0	1
0	22	0	21	0	18	0	11	0	16	0	16	40	0	32	0	5	0	0	2
0	32	0	32	0	26	0	16	0	23	0	23	60	1	8	0	7	0	0	3
0	43	0	42	0	35	0	21	0	31	0	31	80	1	25	0	9	0	0	4
0	53	0	53	0	43	0	26	0	38	0	38	100	2	1	0	11	0	0	5
0	64	0	63	0	52	0	31	0	46	0	46	120	2	17	0	13	0	0	6
0	74	0	74	0	60	0	36	0	54	0	54	140	2	33	0	15	0	0	7
0	85	0	84	0	69	0	41	0	61	0	61	160	3	10	0	17	0	0	8
0	95	0	95	0	77	0	46	0	69	0	69	180	3	26	0	19	0	0	9
1	6	1	5	0	86	0	51	0	76	0	76	200	4	2	0	21	0	0	10
1	16	1	16	0	94	0	56	0	84	0	84	210	4	18	0	23	0	0	11
1	27	1	26	1	3	0	61	0	91	0	91	230	4	35	0	25	0	1	0
2	53	2	52	2	5	1	22	1	82	1	82	460	9	30	0	49	0	2	0
3	80	3	78	3	8	1	83	2	73	2	72	690	14	25	0	74	0	3	0
5	6	5	4	4	10	2	44	3	64	3	63	920	19	20	0	98	0	4	0
6	33	6	30	5	13	3	4	4	55	4	53	1,150	24	15	1	22	0	5	0
7	59	7	56	6	15	3	65	5	46	5	44	1,380	29	10	1	47	0	6	0
8	86	8	82	7	18	4	26	6	37	6	35	1,600	34	5	1	71	0	7	0
10	12	10	8	8	20	4	87	7	28	7	25	1,830	39	0	1	95	0	8	0
11	39	11	34	9	23	5	48	8	19	8	16	2,060	43	35	2	20	0	9	0
12	65	12	60	10	25	6	8	9	10	9	6	2,290	48	30	2	44	0	10	0
13	92	13	86	11	28	6	69	10	1	9	97	2,520	53	25	2	68	0	11	0
15	18	15	12	12	30	7	30	10	92	10	88	2,750	58	20	2	93	0	12	0
16	45	16	38	13	33	7	91	11	83	11	78	2,980	63	15	3	17	0	13	0
17	71	17	64	14	35	8	52	12	74	12	69	3,200	68	10	3	41	0	14	0
18	98	18	90	15	38	9	12	13	65	13	59	3,430	73	5	3	66	0	15	0
20	24	20	16	16	40	9	73	14	56	14	50	3,660	78	0	3	90	0	16	0
21	51	21	42	17	43	10	34	15	47	15	41	3,890	82	35	4	14	0	17	0
22	77	22	68	18	45	10	95	16	38	16	31	4,120	87	30	4	39	0	18	0
24	4	23	94	19	48	11	56	17	29	17	21	4,350	92	25	4	63	0	19	0
25	30	25	20	20	50	12	16	18	20	18	12	4,570	97	20	4	87	1	0	0
50	60	50	40	41	0	24	32	36	40	36	24	9,140	195	0	9	74	2	0	0
75	90	75	60	61	50	36	48	54	60	54	36	13,710	292	20	14	61	3	0	0
101	20	100	80	82	0	48	64	72	80	72	48	18,280	390	0	19	48	4	0	0
126	50	126	0	102	50	60	80	91	0	90	60	22,850	487	20	24	35	5	0	0
151	80	151	20	123	0	72	96	109	20	108	72	27,420	585	0	29	22	6	0	0
177	10	176	40	143	50	85	12	127	40	126	84	31,990	682	20	34	9	7	0	0
202	40	201	60	164	0	97	28	145	60	144	96	36,560	780	0	38	96	8	0	0
227	70	226	80	184	50	109	44	163	80	163	8	41,130	877	20	43	83	9	0	0
253	0	252	0	205	0	121	60	182	90	181	20	45,700	975	0	48	70	10	0	0

Note.—In calculating amounts payable in the United Kingdom, it must be understood that the Foreign Offices of Exchange reserve to themselves the power of dealing with fractions of a penny as they may deem most convenient. For example, an Order issued in Denmark for 1 Kroner may be credited to this country either as 1s. 1d. or 1s. 2d. An order issued in Switzerland for 53 Francs may be credited either as £2. 1s. 10d. or £2. 1s. 11d.

THE TIME ALL OVER THE WORLD.

When the clock at Greenwich points to Noon the time at the various places is as follows:—

	H.	M.		H.	M.
Boston, U.S.	7	18 a.m.	Copenhagen	12	50 p.m.
Dublin	11	35 a.m.	Florence	12	45 p.m.
Edinburgh	11	47 a.m.	Jerusalem	2	21 p.m.
Glasgow	11	43 a.m.	Madras	5	21 p.m.
Lisbon	11	43 a.m.	Malta	12	58 p.m.
Madrid	11	45 a.m.	Melbourne, Australia	9	40 p.m.
New York, U.S.	7	14 a.m.	Moscow	2	30 p.m.
Penzance	11	38 a.m.	Munich	12	46 p.m.
Philadelphia, U.S.	6	59 a.m.	Paris	12	9 p.m.
Quebec	7	15 a.m.	Pekin	7	46 p.m.
Adelaide, Australia	9	11 p.m.	Prague	12	58 p.m.
Amsterdam	12	19 p.m.	Rome	12	50 p.m.
Athens	1	35 p.m.	Rotterdam	12	18 p.m.
Berlin	12	54 p.m.	St. Petersburg	2	1 p.m.
Berne	12	30 p.m.	Suez	2	10 p.m.
Bombay	4	52 p m.	Sydney, Australia	10	5 p.m.
Brussels	12	17 p.m.	Stockholm	1	12 p.m.
Calcutta	5	54 p.m.	Stuttgardt	0	37 p.m.
Capetown	1	14 p.m.	Vienna	1	6 p.m.
Constantinople	1	56 p.m.			

Hence, by a little calculation, the time for those places at any hour of our day may be ascertained. At places east of London the apparent time is later, and west of London, earlier; for uniformity sake, however, Greenwich time is kept at all railways in Great Britain and Ireland.

TOTAL ANNUAL VALUE OF PROPERTY AND PROFITS ASSESSED,* 1878–97.

Year.	England.	Scotland.	Ireland.	United Kingdom.	Year.
	£	£	£	£	
1878	486,698,836	55,712,709	35,929,649	578,294,971	1878
1879	485,939,056	55,897,204	36,210,037	578,046,297	1879
1880	485,676,370	55,079,954	36,140,577	576,896,901	1880
1881	493,583,819	55,530,028	36,110,043	585,223,890	1881
1882	507,644,153	57,607,470	36,199,354	601,450,977	1882
1883	516,948,272	59,406,708	36,481,078	612,836,058	1883
1884	530,538,379	61,117,685	36,854,135	628,510,199	1884
1885	533,429,560	61,125,422	36,912,150	631,467,132	1885
1886	533,038,774	60,057,933	36,758,915	629,855,622	1886
1887	535,040,455	57,910,114	36,447,393	629,397,962	1887
1888	542,450,177	57,145,262	36,559,254	636,154,693	1888
1889	550,575,255	57,834,226	36,749,208	645,158,689	1889
1890	572,128,525	60,030,510	37,199,578	669,358,613	1890
1891	597,265,843	63,387,529	37,754,177	698,407,549	1891
1892	607,748,110	65,023,424	37,981,150	710,752,684	1892
1893	608,349,961	65,606,195	38,224,943	712,181,099	1893
1894	602,388,699	65,188,840	38,553,336	706,130,875	1894
1895	587,104,088	64,948,095	38,199,492	690,251,675	1895
1896	605,849,574	65,586,227	38,215,755	709,651,556	1896
1897	603,495,266	64,762,653	32,189,145	700,447,064	1897

* The full annual value of lands is given under Schedule B. The profits from the occupation of farm lands were by law deemed to be equal in England and Wales to one-half, and in Scotland and Ireland to one-third the full annual value of the lands up to 1893–94. From 1894–95 a uniform rate of 3d. in the £ was fixed (by Finance Act) as the equivalent for the 8d. rate charged under other schedules of the tax.

BAROMETER INSTRUCTIONS.

COMPILED BY THE LATE ADMIRAL FITZROY, F.R.S.

The barometer should be set regularly by a duly-authorised person, about sunrise, noon, and sunset.

The words on scales of barometers should not be so much regarded for weather indications as the RISING or FALLING of the mercury; for if it stand at CHANGEABLE (29·50) and then rise towards FAIR (30·00) it presages a change of wind or weather, though not so great as if the mercury had risen higher; and, on the contrary, if the mercury stand above FAIR and then fall it presages a change, though not to so great a degree as if it had stood lower; beside which, the direction and force of wind are not in any way noticed.

It is not from the point at which the mercury may stand that we are alone to form a judgment of the state of the weather, but from its RISING or FALLING, and from the movements of immediately PRECEDING days as well as hours, keeping in mind effects of change of DIRECTION, and dryness or moisture, as well as alteration of force or strength of wind.

It should always be remembered that the state of the air FORETELLS COMING weather rather than shows the weather that is PRESENT—an invaluable fact too often overlooked—that the longer the time between the signs and the change foretold by them the longer such altered weather will last; and, on the contrary, the less the time between a warning and a change the shorter will be the continuance of such foretold weather.

If the barometer has been about its ordinary height, say near 30 inches at the sea-level, and is steady on rising, while the thermometer falls and dampness becomes less, north-westerly, northerly, north-easterly wind, or less wind, less rain or snow may be expected.

On the contrary, if a fall takes place with a rising thermometer and increased dampness, wind and rain may be expected from the south-eastward, southward, or south-westward. A fall with low thermometer foretells snow.

When the barometer is rather below its ordinary height, say down to near 29½ inches (at sea-level), a rise foretells less wind, or a change in its direction towards the northward, or less wet; but when it has been very low, about 29 inches, the first rising usually precedes or indicates strong wind—at times heavy squalls—from the north-westward, northward, or north-eastward, AFTER which violence a gradually rising glass foretells improving weather; if the thermometer falls, but if the warmth continues, probably the wind will back (shift against the sun's course), and more southerly or south-westerly wind will follow, especially if the barometer rise is sudden.

The most dangerous shifts of wind, or the HEAVIEST northerly gales, happen soon after the barometer first rises from a very low point; or if the wind veers GRADUALLY, at some time aftewards.

BAROMETER INSTRUCTIONS.

Indications of approaching change of weather and the direction and force of winds are shown less by the height of the barometer than by its falling or rising. Nevertheless, a height of more than 30 (30·00) inches (at the level of the sea) is indicative of fine weather and MODERATE winds, except from east to north, OCCASIONALLY.

A rapid rise of the barometer indicates unsettled weather, a slow movement the contrary; as likewise a STEADY barometer, when continued and with dryness, foretells very fine weather.

A rapid and considerable fall is a sign of stormy weather, and rain or snow. Alternate rising and sinking indicates unsettled or threatening weather.

The greatest depressions of the barometer are with gales from S.E., S., or S.W.; the greatest deviations, with wind from N.W., N., or N.E., or with calm.

A sudden fall of the barometer, with a westerly wind, is sometimes followed by a violent storm from N.W., N., or N.E.

If a gale sets in from the E. or S.E., and the wind veers by the south, the barometer will continue falling until the wind is near a marked change, when a lull MAY occur; after which the gale will soon be renewed, perhaps suddenly and violently, and the veering of the wind towards the N.W., N., or N.E. will be indicated by a rising of the barometer, with a fall of the thermometer.

After very warm and calm weather a storm or squall, with rain, may follow; likewise at any time when the atmosphere is HEATED much above the USUAL temperature of the season.

To know the state of the air not only the barometer AND THERMOMETER, but appearances of the sky should be vigilantly watched.

SIGNS OF WEATHER.

Whether clear or cloudy, a rosy sky at sunset presages fine weather; a red sky in the morning, bad weather or much wind, perhaps rain; a grey sky in the morning, fine weather; a high dawn, wind; a low dawn, fair weather.*

Soft-looking or delicate clouds foretell fine weather, with moderate or light breezes; hard-edged, oily-looking clouds, wind. A dark, gloomy, blue sky is windy, but a light, bright blue sky indicates fine weather. Generally, the softer the clouds look, the less wind (but perhaps more rain) may be expected; and the harder, more "greasy," rolled, tufted, or ragged, the stronger the coming wind will prove. Also a bright yellow sky at sunset presages wind; a pale yellow, wet; and thus, by the prevalence of red, yellow, or grey tints, the coming weather may be foretold very nearly—indeed, if aided by instruments, almost exactly.

* A high dawn is when the first indications of daylight are seen above a bank of clouds. A low dawn is when the day breaks on or near the horizon, the first streaks of light being very low down.

Small inky-looking clouds foretell rain; light scud clouds driving across heavy masses show wind and rain, but if alone may indicate wind only.

High upper clouds crossing the sun, moon, or stars in a direction different from that of the lower clouds, or the wind then felt below, foretell a change of wind.

After fine, clear weather the first signs in the sky of a coming change are usually light streaks, curls, wisps, or mottled patches of white distant clouds, which increase, and are followed by an overcasting of murky vapour that grows into cloudiness. This appearance, more or less oily or watery as wind or rain will prevail, is an infallible sign.

Light, delicate, quiet tints or colours, with soft, undefined forms of clouds, indicate and accompany fine weather; but gaudy or unusual hues, with hard, definitely-outlined clouds, foretell rain, and probably strong wind.

When sea-birds fly out early and far to seaward, moderate wind and fair weather may be expected. When they hang about the land, or over it, sometimes flying inland, expect a strong wind, with stormy weather. As many creatures besides birds are affected by the approach of rain or wind, such indications should not be slighted by an observer who wishes to foresee weather.

Remarkable clearness of atmosphere near the horizon, distant objects such as hills unusually visible, or raised (by refraction),† and what is called a "good HEARING day," may be mentioned among signs of wet, if not wind, to be expected.

More than usual twinkling of the stars, indistinctness or apparent multiplication of the moon's horns, haloes, "wind-dogs" (fragments or pieces of rainbows, sometimes called "wind-galls") seen on detached clouds, and the rainbow, are more or less significant of increasing wind, if not approaching rain with or without wind.

Lastly, the dryness or dampness of the air, and its temperature (for the season), should ALWAYS be considered WITH OTHER indications of change or continuance of wind and weather.

On barometer scales the following contractions may be useful:—

RISE	FALL	
FOR	FOR	
N.E.LY	S.W.LY	When the wind shifts against the sun,
(N.W.-N.-E.)	(S.E.-S.-W.)	Trust it not, for back it will run.
DRY	WET	
OR	OR	FIRST rise after very low
LESS	MORE	Indicates a stronger blow.
WIND.	WIND.	
—	—	Long foretold—long last;
EXCEPT	EXCEPT	Short notice—soon past.
WET FROM	WET FROM	
N.ED.	N.ED.	

† Much refraction is a sign of easterly wind.

MONTHLY METEOROLOGICAL TABLE FOR THE YEAR ENDING SEPTEMBER 30, 1898.

(From Official Sources.)

ROYAL OBSERVATORY, GREENWICH.—Height of Station above Sea Level, 159 Feet.

Year 1897-98.	Pressure of Atmosphere in Month.		Temperature of Air in Month.						Mean Temperature.		Mean Reading of Thermometer.		Rain.	
Month.	Mean.	Range.	Highest.	Lowest.	Range.	Mean of all Highest.	Mean of all Lowest.	Mean Daily Range.	Air.	Dew Point.	Maximum in Rays of Sun.	Minimum on Grass.	Number of days it fell.	Amount Collected.
1897.	In.	In.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Days.	In.
October	30·001	1·121	67·2	33·0	34·2	58·7	44·3	14·4	51·0	45·6	91·5	39·3	11	0·48
November ..	30·013	1·510	59·0	28·9	30·1	50·6	40·4	10·2	45·7	42·0	65·8	36·1	10	1·07
December ..	29·775	1·628	55·7	23·3	32·4	46·1	36·0	10·1	41·4	37·3	60·9	31·4	18	2·14
1898.														
January	30·151	1·348	54·5	30·0	24·5	47·1	39·3	7·8	43·6	39·5	57·7	36·1	8	0·65
February ..	29·771	1·151	55·8	26·1	29·7	46·9	36·0	10·9	41·2	35·1	65·8	31·4	12	1·18
March.....	29·702	0·917	60·0	27·2	32·8	46·8	34·0	12·8	39·8	34·0	74·2	29·8	14	1·40
April	29·743	0·766	67·2	29·7	37·5	57·4	39·8	17·6	48·0	39·7	103·8	34·9	10	0·93
May.....	29·664	1·122	75·0	36·0	39·0	60·2	44·9	15·3	51·7	44·6	102·6	41·4	22	2·64
June	29·814	0·808	78·4	40·0	38·4	67·3	49·8	17·5	57·6	50·0	116·7	46·8	11	1·75
July.....	29·935	0·637	82·0	44·6	37·4	72·3	52·7	19·6	61·5	51·9	118·9	48·4	9	1·34
August	29·845	0·579	90·0	48·0	42·0	75·9	55·2	20·7	64·6	55·0	126·2	51·3	11	0·86
September ..	29·930	0·730	92·1	39·9	52·2	74·5	51·3	23·2	62·1	51·4	125·9	45·5	5	0·31

MONTHLY METEOROLOGICAL TABLE FOR THE YEAR ENDING SEPTEMBER 30, 1898.

(From Official Sources.)

THE OBSERVATORY, LIVERPOOL.—Height of Station above Sea Level, 197 Feet.

Year 1897-98.	Pressure of Atmosphere in Month.		Temperature of Air in Month.						Mean Temperature.		Mean Reading of Thermometer.		Rain.	
						Mean								
Month.	Mean.	Range.	Highest.	Lowest.	Range.	of all Highest.	of all Lowest.	Daily Range.	Air.	Dew Point.	Maximum in Rays of Sun.	Minimum on Grass.	Number of days it fell.	Amount Collected.
1897.	In.	In.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	* Deg.	* Deg.	Days.	In.
October	29·910	1·307	62·3	40·0	22·3	56·1	46·3	9·8	50·4	44·2	97·7	39·0	11	1·71
November ..	29·924	1·607	58·3	33·8	24·5	51·3	42·8	8·5	46·6	41·3	67·4	37·6	12	1·85
December ..	29·595	1·656	57·4	29·0	28·4	46·2	37·1	9·1	41·8	36·4	61·4	31·2	19	4·77
1898.														
January	30·009	1·239	58·0	31·6	26·4	48·8	41·0	7·8	44·8	40·7	60·3	36·7	14	1·64
February ..	29·664	1·042	58·6	26·2	32·4	46·0	37·0	9·0	41·1	35·0	84·4	28·2	20	1·76
March.....	29·696	0·842	57·7	28·8	28·9	45·5	35·5	10·0	39·8	34·3	99·8	26·7	15	0·89
April	29·635	0·986	66·6	31·2	35·4	53·8	40·9	12·9	46·2	39·0	102·2	32·2	10	1·76
May	29·616	1·268	67·8	37·7	30·1	55·8	44·3	11·5	48·9	41·9	115·3	36·2	17	4·07
June	29·748	0·981	72·3	41·0	31·3	62·2	50·6	11·6	55·0	48·1	121·8	41·6	14	2·92
July.....	29·897	0·694	69·6	49·4	20·2	63·8	53·5	10·3	57·3	47·5	130·4	43·0	6	0·47
August	29·751	0·621	79·9	50·6	29·3	67·7	55·0	12·7	59·8	52·3	120·7	46·0	20	3·82
September ..	29·838	0·793	78·9	41·1	37·8	65·5	52·2	13·3	58·0	51·3	111·9	43·5	11	1·30

* The Mean temperature inserted in these two columns is taken from the Returns of Stonyhurst College, Lancashire, as they were not supplied by Liverpool. The height of station above sea level is 363 feet.

MONTHLY METEOROLOGICAL TABLE FOR THE YEAR ENDING SEPTEMBER 30, 1898.

(From Official Sources.)

THE OBSERVATORY, CARLISLE, SPITAL (CUMBERLAND).—HEIGHT OF STATION ABOVE SEA LEVEL, 114 FEET.

YEAR 1897-98.	PRESSURE OF ATMOSPHERE IN MONTH.		TEMPERATURE OF AIR IN MONTH.						MEAN TEMPERATURE.		MEAN READING OF THERMOMETER.		RAIN.	
						MEAN								
Month.	Mean.	Range.	Highest.	Lowest.	Range.	of all Highest.	of all Lowest.	Daily Range.	Air.	Dew Point.	Maximum in Rays of Sun.	Minimum on Grass.	Number of days it fell.	Amount Collected.
1897.	In.	In.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Days.	In.
October	29·961	1·296	67·5	24·5	43·0	59·5	41·4	18·1	50·1	44·5	85·3	38·4	10	2·00
November ..	29·974	1·724	63·0	25·2	37·8	51·7	40·1	11·6	46·3	43·6	61·2	37·7	15	3·78
December ..	29·615	1·730	56·8	20·8	36·0	46·2	33·8	12·4	41·0	37·6	53·8	31·4	18	3·7
1898.														
January	30·031	1·230	55·8	29·5	26·3	49·0	40·2	8·8	45·2	42·6	57·2	38·7	17	2·58
February ..	29·688	1·030	56·2	19·2	37·0	45·4	33·1	12·3	39·7	37·2	64·8	31·3	18	2·73
March.....	29·771	0·882	54·2	19·8	34·4	47·8	31·4	16·4	39·4	35·5	78·9	29·5	14	0·94
April	..	..	..	..	..	..	..	..	..	..	..	..	..	..
May.....	29·686	1·386	71·0	29·8	41·2	59·1	40·0	19·1	49·0	45·6	101·9	36·5	20	2·98
June	29·803	0·976	78·2	35·4	42·8	67·2	47·1	20·1	56·0	52·5	101·7	44·7	16	2·38
July.....	29·932	0·788	77·8	36·8	41·0	69·3	48·0	21·3	57·9	54·7	108·9	44·5	9	1·06
August	29·793	0·732	82·4	39·5	42·9	70·1	51·0	19·1	59·5	55·7	103·7	47·2	18	4·04
September ..	29·859	1·064	84·4	32·2	52·2	68·3	49·7	18·6	58·7	53·2	98·4	46·9	15	1·64

REMARKS ON THE WEATHER

(From Official Sources.)

October, 1897.—The weather was fine, but dull, with very little sunshine. The mean high day temperature of the air was 1°·2, and the mean low night temperature 1°·2 above their averages. The mean daily temperature of the air was below its average till the 13th, being particularly so on the 7th, when it was as much as 8°·9 below; and above its average from the 14th to the 31st, being as much as 9°·7, 9°·5, 11°·0, and 9°·2 in excess on the 15th, 16th, 17th, and 18th respectively. The atmospheric pressure was above its average from the 1st to the 12th, being particularly so on the 4th, 5th, 6th, and 7th; the mean daily excess for these four days was 0·55 inch below its average from the 13th to the 16th; and above again from the 17th to the 31st, being as much as 0·63 inch, 0·69 inch, and 0·53 inch in excess on the 20th, 21st, and 22nd respectively. The fall of rain was small and greatly below its average at all stations. Fog prevailed on the 1st at Royston and Cambridge; on the 5th at Oxford and Royston; on the 6th at Whitchurch and Leeds; on the 12th at Osborne; on the 14th at Wolverhampton; on the 15th at Leeds; on the 19th at the Royal Observatory, Oxford, Royston, Cambridge, Lowestoft, and Wolverhampton; on the 20th at Truro, Osborne, Croydon, Whitchurch, Royal Observatory, Oxford, Royston, Wolverhampton, and Leeds; on the 21st at Osborne, Croydon, Whitchurch, Oxford, Royston, Cambridge, Wolverhampton, Halifax, and Hull; on the 24th at Royston and Leeds; on the 25th at Croydon, Whitchurch, Royston, and Cambridge; on the 26th at Whitchurch, Oxford, Wolverhampton, and Halifax; on the 27th at Whitchurch, Royal Observatory, Oxford, Royston, Cambridge, Wolverhampton, and Halifax; on the 28th at Truro, Salisbury, Croydon, Whitchurch, Royal Observatory, Oxford, Royston, Cambridge, Coventry, Lowestoft, Wolverhampton, and Halifax; on the 29th at Salisbury, Whitchurch, Royal Observatory, Oxford, Lowestoft, and Halifax; on the 30th at Wolverhampton and Halifax; and on the 31st at Whitchurch, Royal Observatory, Royston, Cambridge, Lowestoft, Halifax, and Leeds.

November.—The weather was dry, dull, and mild. The mean high day temperature was 1°·7, and the mean low night temperature 2°·6 above their averages. The mean daily temperature of the air was generally above its average throughout the month, being as much as 12°·7, 12°·3, and 10°·5 in excess on the 13th, 14th, and 17th respectively. The atmospheric pressure was below its average from the 12th to the 14th, and from the 28th to the 30th, and above on all other days, being particularly so on the 20th, 21st, and 22nd; the mean daily excess for these three days was 0°·80 inch. The fall of rain was small and below its average at all stations. Thunderstorms occurred on the 28th at Hull. Snow fell on the 28th at Halifax; on the 29th at Nottingham; and on the 30th at Royston, Liverpool, and Halifax. Fog prevailed on the 1st at the Royal Observatory, Royston, Cambridge, Wolverhampton, Halifax, Hull, and Leeds; on the 2nd and 4th at Halifax; on the 5th at Truro, Oxford, and Halifax; on the 7th at Royston, Cambridge, and Halifax; on the 8th at Truro, Whitchurch, Oxford, Wolverhampton, and Halifax; on the 9th at Guernsey, Truro, Osborne, Ventnor, Croydon, Whitchurch, Oxford, Royston, Cambridge, Wolverhampton, and Hull; on the 10th at Truro, Oxford, Wolverhampton, Halifax, and Hull; on the 11th at Truro, Osborne, Croydon, Whitchurch, Royal Observatory, Oxford, Royston, Cambridge, Halifax, and Hull; on the 16th at

Cambridge; on the 18th at Truro, Oxford, and Royston; on the 19th at Truro, Osborne, Salisbury, Croydon, Whitchurch, Royal Observatory, and Oxford; on the 20th at Truro, Royal Observatory, and Lowestoft; on the 21st at Salisbury, Whitchurch, Royal Observatory, Royston, Cambridge, Lowestoft, and Hull; on the 22nd at Osborne, Salisbury, Croydon, Whitchurch, Royal Observatory, Oxford, Royston, Hereford, Cambridge, Coventry, Wolverhampton, Hull, Leeds, and Stonyhurst; on the 23rd at Truro, Osborne, Croydon, Whitchurch, Royal Observatory, Oxford, Royston, Hereford, Cambridge, Coventry, Lowestoft, Wolverhampton, Hull, and Stonyhurst; on the 24th at Truro, Osborne, Salisbury, Whitchurch, Royal Observatory, Oxford, Royston, Hereford, Cambridge, Wolverhampton, Halifax, and Hull; on the 25th at Whitchurch, Hereford, Wolverhampton, and Halifax; and on the 26th at Truro, Whitchurch, and Wolverhampton.

December.—The weather, with the exception of the 1st to the 5th, and from the 21st to the 26th, was mild, dull, and wet. The mean high day temperature was 1°·8, and the mean low night temperature 1°·1 above their averages. The mean daily temperature of the air was below its average from the 1st to the 5th, and from the 21st to the 26th, being as much as 9°·4 below on the 4th; it was above from the 6th to the 20th, and from the 27th to the 31st, being particularly so on the 16th, 17th, 27th, 29th, and 30th, when it was as much as 13°·4, 9°·6, 9°·1, 11°·1, and 9°·0 respectively above. The atmospheric pressure was above its average from the 2nd to the 6th, and from the 17th to the 26th, and below on all other days, being as much as 0·71 inch, 0·78 inch, and 0·76 inch below on the 10th, 30th, and 31st respectively. The fall of rain was above its average at all stations. Thunderstorms occurred on the 8th at Barnet; on the 14th at Guernsey, Truro, Salisbury, and Whitchurch; on the 15th at Osborne, Ventnor, Croydon, and Royal Observatory; and on the 30th at Llandudno. Aurora Borealis was seen on the 20th at Oxford. Snow fell on the 1st and 2nd at Halifax and Stonyhurst; on the 4th at the Royal Observatory, Oxford, Cambridge, Coventry, and Nottingham; on the 5th at Nottingham; on the 8th at Salisbury, Oxford, Halifax, and Stonyhurst; on the 10th at Halifax; and on the 12th at Croydon, Whitchurch, Oxford, and Nottingham. Fog prevailed on the 3rd at Truro, Oxford, and Stonyhurst; on the 4th at Truro; on the 6th at Lowestoft; on the 10th at Halifax; on the 11th at Leeds; on the 12th at Cambridge, Coventry, Lowestoft, and Leeds; on the 13th at Whitchurch; on the 18th at Osborne, Croydon, Whitchurch, Royal Observatory, Oxford, Cambridge, Lowestoft, Wolverhampton, and Hull; on the 22nd at Oxford, Cambridge, Halifax, and Hull; on the 23rd at Croydon, Whitchurch, Royal Observatory, Oxford, Wolverhampton, Halifax, Hull, and Leeds; on the 24th at Croydon, Royal Observatory, Oxford, Cambridge, Lowestoft, Wolverhampton, Halifax, Hull, and Leeds; on the 25th at Whitchurch, Royal Observatory, and Leeds; on the 26th at Cambridge and Wolverhampton; and on the 31st at Truro.

January, 1898.—The weather was generally dry, mild, and dull, with very little sunshine. The mean high day temperature of the air was 4°·5, and the mean low night temperature 5°·9 above their averages. The mean daily temperature of the air was generally above its average throughout the month, being particularly so on the 5th, 6th, 19th, 20th, 21st, 22nd, and 31st, when it was as much as 11°·3, 11°·9, 11°·8, 13°·1, 13°·0, 10°·3, and 11°·8 respectively above. The atmospheric pressure was below its average on the 1st and 2nd, and above from the 3rd to the 31st, being particularly so from the 11th to the 29th; the mean daily excess for these 19 days was 0·59 inch. The fall of rain was small, and

somewhat below its average at all stations. Fog prevailed on the 1st at Truro, Royston, Halifax, and Leeds; on the 2nd at Osborne, Salisbury, Royal Observatory, Lowestoft, Halifax, and Leeds; on the 3rd at Whitchurch, Royal Observatory, Oxford, Royston, Cambridge, Coventry, Lowestoft, Halifax, and Leeds; on the 4th at Truro, Osborne, Whitchurch, Royal Observatory, Oxford, and Lowestoft; on the 6th at Truro; on the 7th at Oxford; on the 9th at Croydon, Royston, and Stonyhurst; on the 10th at Guernsey, Truro, Whitchurch, Oxford, Royston, and Cambridge; on the 11th at Croydon and Whitchurch; on the 12th at Truro; on the 13th at Osborne, Salisbury, Whitchurch, Oxford, Cambridge, and Lowestoft; on the 14th at Cambridge and Halifax; on the 15th at Oxford; on the 16th at Osborne, Whitchurch, Oxford, Royston, Cambridge, Halifax, and Stonyhurst; on the 17th at Truro, Osborne, Salisbury, Whitchurch, Oxford, Royston, Hereford, Cambridge, Lowestoft, and Leeds; on the 18th at Guernsey, Royston, Hereford, and Lowestoft; on the 20th at Stonyhurst; on the 23rd at Croydon, Whitchurch, Royal Observatory and Cambridge; and on the 25th and 28th at Truro.

February.—The weather was generally mild and dull, with frequent rain. The mean high day temperature was 1°·7, and the mean low night temperature 1°·8 above their averages. The mean daily temperature of the air was below its average from the 4th to the 7th, and from the 18th to the 25th, and above on all other days, being as much as 12°·4, 9°·2, and 9°·3 in excess on the 1st, 12th, and 15th respectively. The atmospheric pressure was below its average from the 2nd to the 7th, and from the 18th to the 23rd, being as much as 0·72 inch, and 0·76 inch below on the 20th and 21st respectively; and generally above on all other days. The fall of rain was a little below its average at all stations. Thunderstorms occurred on the 2nd at Llandudno, and on the 21st at Ventnor and Osborne. Snow fell on the 2nd at Royston and Halifax; on the 4th at Salisbury, Croydon, Whitchurch, Oxford, Hereford, Coventry, Lowestoft, Nottingham, Liverpool, Hull, and Stonyhurst; on the 5th at the Royal Observatory, Nottingham, and Stonyhurst; on the 6th at Whitchurch, Halifax, and Carlisle; on the 7th at Cambridge, Coventry, Nottingham, Halifax, Leeds, and Stonyhurst; on the 8th at Nottingham; on the 16th at Coventry; on the 17th at Hereford and Wolverhampton; on the 18th at Osborne, Salisbury, Croydon, Whitchurch, Royal Observatory, Oxford, Royston, Llangammarch Wells, Coventry, and Wolverhampton; on the 20th at the Royal Observatory, Oxford, Cambridge, Coventry, Liverpool, Halifax, Stonyhurst, and Carlisle; on the 21st at Truro, Ventnor, Osborne, Salisbury, Whitchurch, and Oxford; on the 22nd at Truro, Salisbury, Croydon, and Whitchurch; on the 23rd at Royston, Cambridge, and Halifax; on the 24th at Royston; on the 26th at Halifax and Stonyhurst; and on the 27th and 28th at Halifax. Fog prevailed on the 1st at Guernsey; on the 9th at Truro; on the 11th at Stonyhurst; on the 17th and 19th at Truro; on the 21st at Leeds; on the 24th at Truro; and on the 25th at Leeds.

March.—The weather was cold till the 13th, mild from the 14th to the 19th, then cold again from the 20th to the end of the month. The mean high day temperature was 3°·1, and the mean low night temperature 1°·1 below their averages. The mean daily temperature of the air was below its average from the 2nd to the 13th, and from the 20th to the 31st, being as much as 9°·2 below on the 25th; and above its average on the 1st, and from the 14th to the 19th, being as much as 11°·5 in excess on the 18th. The atmospheric pressure was generally below its average throughout the month, being as much as 0·52 inch, 0·51 inch, and 0·50 inch below on the 26th, 27th, and 28th respectively.

REMARKS ON THE WEATHER.

The fall of rain was small, and below its average at all stations. Thunderstorms occurred on the 1st at Halifax and Stonyhurst; and on the 2nd at Halifax. Aurora Borealis was seen on the 15th at Stonyhurst. Snow fell on the 1st at Cambridge and in the northern counties; on the 2nd at Royston, Hereford, Llangammarch Wells, Lowestoft, and Nottingham; on the 3rd at Truro, Salisbury, Croydon, Royal Observatory, Oxford, Royston, Llangammarch Wells, and Cambridge; on the 4th at Croydon, Royal Observatory, Barnet, Leeds, and Stonyhurst; on the 5th at Hereford, Llangammarch Wells, Cambridge, Wolverhampton, and Nottingham; on the 6th at Truro, Salisbury, Oxford, Hereford, Llangammarch Wells, Halifax, Hull, and Stonyhurst; on the 7th at Croydon, Royal Observatory, Royston, Cambridge, Halifax, Hull, and Stonyhurst; on the 8th at Whitchurch and Nottingham; on the 9th at Whitchurch; on the 23rd at Royston and Hereford; on the 24th and 25th there was a general fall all over the country; on the 26th at Ventnor, Osborne, Salisbury, Croydon, Barnet, Oxford, Royston, Coventry, Nottingham, and in the northern counties; on the 27th at Barnet, Royston, Nottingham, and Halifax; on the 28th at Coventry, Nottingham, Halifax, Leeds, and Stonyhurst; and on the 29th at Hereford and Stonyhurst. Fog prevailed on the 4th and 5th at Royston and Cambridge; on the 8th at Carlisle; on the 9th at Leeds; on the 10th at Truro, Whitchurch, Oxford, Royston, Cambridge, Leeds, and Stonyhurst; on the 11th at Whitchurch, Royston, Hereford, Cambridge, Leeds, and Stonyhurst; on the 12th at Truro, Hereford, Halifax, and Stonyhurst; on the 15th at Lowestoft; on the 18th at Whitchurch; on the 21st at Croydon; on the 22nd at Oxford; on the 27th at Leeds; on the 29th at Lowestoft; and on the 30th at the Royal Observatory.

April.—The weather was generally fine, but dull, with little sunshine. The mean high day temperature of the air was of the same value as the average, and the mean low night temperature 0°·8 above the average. The mean daily temperature of the air was generally below its average till the 5th, and from the 18th to the 25th, and generally above on all other days, being particularly so on the 8th and 9th, when it was as much as 9°·8 and 8°·5 respectively in excess. The atmospheric pressure was above its average from the 4th to the 8th, and from the 16th to the 25th, and generally below on all other days. The fall of rain was small, and below its average at all stations. Thunderstorms occurred on the 9th at Whitchurch; on the 29th at Royston, Coventry, Halifax, and Leeds; and on the 30th at Liverpool. Aurora Borealis was seen on the 8th at Halifax; and on the 12th at Stonyhurst. Snow fell on the 4th at Halifax and Stonyhurst; and on the 15th at Stonyhurst. Fog prevailed on the 1st at Whitchurch, Royston, Cambridge, and Lowestoft; on the 2nd at Royston and Cambridge; on the 5th at Oxford and Leeds; on the 9th at Ventnor; on the 17th at Lowestoft; on the 18th at Oxford; on the 20th at Ventnor; on the 26th at Lowestoft; on the 27th at Guernsey and Ventnor; on the 28th at Guernsey, Cambridge, Lowestoft, Wolverhampton, and Halifax; and on the 29th at Wolverhampton.

May.—The weather was for the most part dull and cold, with frequent rain. The mean high day temperature of the air was 4°·2 below the average, and the mean low night temperature 1°·1 above. The mean daily temperature of the air was generally above its average till the 10th, and from the 22nd to the 24th, and below on all other days, being as much as 8°·3 below on the 19th. The atmospheric pressure was above its average from the 6th to the 9th, from the 16th to the 18th, and from the 27th to the 29th, and below on all other days. The fall of rain was somewhat above its average at most stations. Thunderstorms

occurred on the 3rd at Llandudno; on the 20th at Lowestoft; on the 21st at Ventnor; on the 22nd at Osborne, Royston, Liverpool, Halifax, and Stonyhurst; on the 23rd at Salisbury, Croydon, Whitchurch, Hereford, and Liverpool; on the 24th at Salisbury and Royston; and on the 30th at the Royal Observatory, Halifax, and Leeds. Snow fell on the 11th at Stonyhurst; and on the 12th at Halifax. Fog prevailed on the 1st at Royston; on the 2nd at Cambridge; on the 9th at Guernsey; on the 10th at Guernsey and Leeds; on the 15th at Lowestoft; on the 20th at Royston; and on the 21st and 24th at Lowestoft.

June.—The weather was generally fine, but dull and cold, with very little sunshine. The mean high day temperature of the air was 3°·7, and the mean low night temperature 0°·2 below their averages. The mean daily temperature of the air was below its average till the 4th, from the 12th to the 16th, and from the 22nd to the 28th; being particularly so on the 1st, 2nd, 13th, 14th, and 26th, when it was as much as 9°·7, 7°·7, 7°·7, 7°·4, and 8°·6 respectively below; and generally above its average on all other days. The atmospheric pressure was below its average from the 7th to the 21st, and from the 28th to the 30th, and generally below on all other days. The fall of rain was a little below its average at all stations. At the end of the month vegetation was backward. Thunderstorms occurred on the 2nd at Royston; on the 6th and 10th at Lowestoft; on the 12th at Truro and Barnstaple; on the 22nd at Royston; on the 25th at Lowestoft, Halifax, and Leeds; on the 26th at Croydon, Royal Observatory, Royston, Hereford, Wolverhampton, Halifax, and Leeds; and on the 27th at the Royal Observatory. Snow fell on the 1st at Oxford. Fog prevailed on the 17th at Ventnor and Leeds; on the 20th at Ventnor; on the 21st and 26th at Guernsey; and on the 30th at Ventnor.

July.—The weather was for the most part dry and dull, with little sunshine. The mean high day temperature of the air was 1°·7, and the mean low night temperature 0°·4 below their averages. The mean daily temperature of the air was above its average from the 15th to the 18th, and from the 22nd to the 27th, and generally below on all other days. The atmospheric pressure was generally above its average throughout the month. The fall of rain was below its average at all stations. Thunderstorms occurred on the 22nd at Hereford, Halifax, and Leeds; on the 27th at Salisbury and the Royal Observatory; and on the 28th at Croydon, Royston, Coventry, and Wolverhampton. Fog prevailed on the 8th at Lowestoft; and on the 26th and 28th at Ventnor.

August.—The weather was fine and bright, with a remarkably hot period extending from the 11th to the 23rd. The mean high day temperature was 3°·1, and the mean low night temperature 2°·2 above their averages. The mean daily temperature of the air was generally below its average from the 7th to the 10th, and from the 28th to the 31st, being particularly so on the 7th and 8th, when it was as much as 10°·3 and 9°·0 respectively below; and generally above on all other days, being as much as 11°, 10°·2, 12°·0, and 11°·0 in excess on the 13th, 14th, 15th, and 22nd respectively, and on several other days the temperature was as much as 7° and 8° in excess. The atmospheric pressure was below its average from the 6th to the 8th, and from the 27th to the 30th, and generally above on all other days. The fall of rain was small, and below its average at most stations. Thunderstorms occurred on the 6th at Oxford; on the 15th at Ventnor and Coventry; on the 16th at Osborne, Croydon, Royal Observatory, Camden Square, Royston, and Cambridge; on the 18th at Guernsey, Truro, Ventnor, Osborne, Salisbury, Croydon, Hereford, and Llangammarch

Wells; on the 19th at Llandudno; on the 21st at Llangammarch Wells, Coventry, Wolverhampton, Llandudno, Liverpool, Halifax, and Leeds; on the 22nd at Ventnor, Royal Observatory, Lowestoft, and Halifax; on the 23rd at Lowestoft; and on the 28th at Halifax. Fog prevailed on the 13th at Guernsey and Ventnor; on the 17th and 18th at Royston; on the 19th at Guernsey; on the 21st at Cambridge; on the 22nd at Guernsey; on the 25th at Carlisle; and on the 26th at Guernsey.

SEPTEMBER.—The weather was remarkable for its small rainfall, unusual amount of sunshine, and for the exceedingly hot period from the 2nd to the 17th. The mean high day temperature was 7°·2, and the mean low night temperature 2°·2 above their averages. The mean daily temperature of the air was below its average on the 1st, and from the 24th to the 30th, and generally above on all other days, being particularly so on the 4th, 7th, 8th, 9th, 16th, and 17th, when it was as much as 10°·0, 11°·6, 17°·7, 16°·8, 12°·1, and 17°·5 respectively in excess, and on several other days, between the 2nd and 23rd, the temperature was as much as 8° and 9° above its average. The atmospheric pressure was generally below its average from the 7th to the 12th, and from the 27th to the 30th; and generally above on all other days. The fall of rain was remarkably small and greatly below its average at all stations. Aurora Borealis was seen on the 8th at Whitchurch; and on the 9th at Osborne, Cambridge, Llandudno, and Liverpool. Fog prevailed on the 4th at Wolverhampton and Stonyhurst; on the 5th at Cambridge and Wolverhampton; on the 6th at Whitchurch; on the 7th at Whitchurch and Cambridge; on the 9th at Guernsey; on the 14th at Hereford; on the 15th at Wolverhampton; on the 16th at Hereford, Cambridge, and Wolverhampton; and on the 22nd at the Royal Observatory.

RETURN showing the Average Retail Price per Pound, Avoirdupois, of the Articles of Domestic Consumption, medium qualities, mentioned below, in some of the Principal Cities of Europe, during the Year 1892. *(From Official Sources.)*

Article.	Paris.	Lille.	Berlin.	Frankfort-on-Main.	Hamburg.	Vienna.	Buda-Pesth.	Prague.	Rome.	* Florence.	Brussels.
Beef:—											
Prime	1s. to 1s. 4d.	1s. 5⅜d.	10¾d.	9d.	11¼d.	8d.	8½d.	7d.	8½d.	9d.	10⅞d.
Medium	7½d. to 10d.	11⅜d.	8¾d.	8d.	9½d.	6½d.	6½d.	6¾d.	6d.	7d.	8⅜d.
Inferior	..	7⅞d.	6d.	7d.	7½d.	Av. 7d.	4d.	6d.	..	5d.	6⅛d.
Flour:—											
First quality	2d. to 2½d.	2¼d.	1¾d.	2½d.	2d.	2d.	1 1/10d.	2¼d.	2d.	2⅛d.	1⅝d.
Second quality	..	..	..	..	..	1¾d.	..	..	..	2⅛d.	..
Wheat-bread:—											
White Household	2d. to 2¼d.	1⅝d.	2¼d.	2d.	3d.	1¾d.	1 1/10d.	1½d.	2d.	2d.	1½d
Second quality	..	..	..	..	..	..	..	..	..	1⅛d.	..
Third quality	..	..	..	..	..	..	..	..	..	1⅝d.	..
Potatoes:—											
For human consumption	¼d. to ½d.	7/16d.	¼d. to ½d.	½d.	1d.	½d.	¼d.	¼d.	¾d.	½d.	⅝d.
Rice:—											
For human consumption, without husk	2d. to 2¼d.	3⅞d.	3¼d. to 3½d.	2d. to 5d.	3d.	3d.	..	2⅜d.	2½d.	2⅛d. to 3d.	1¾d.
Sugar:—											
Good white lump, cracked or sawed	6½d.	5¼d.	4¼d. to 4½d.	4d. to 4½d.	4⅜d.	3¾d. to 4d.	4d.	3⅜d.	7½d.	†6½d. to 7½d.	4⅝d.
Coffee:—											
Brazil or plantation, roasted and ground, without chicory or other coffee substitute	2s. 6d. fresh roasted	2s. 0⅜d.	1s. 4⅜d.	1s. 6d.	1s. 5d.	1s. 8½d.	1s. 5½d. (raw)	1s. 8¾d.	1s. 11d.	1s. 10d. to 2s. 3½d.	‡1s. 2⅜d.

* N.B.—The rate of exchange has been taken at twenty-six lire per £, as being the approximate average for the whole year (1892).

† Imported in the rough, and refined in Italy; the greater portion is stated to be "beet-root."

‡ The coffee is chiefly imported from the Dutch Colonies Brazil coffee is little or not used. The above price refers to coffee *in the bean*, ground coffee is not generally sold in Brussels.

DAILY TIDE TABLES AT LIVERPOOL FOR THE YEAR 1899.

JANUARY.				FEBRUARY.				MARCH.				APRIL.				MAY.				JUNE.			
Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.	
		Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.
		h m	h m			h m	h m			h m	h m			h m	h m			h m	h m			h m	h m
1	☾	1 38	1 55	1	W	2 18	2 34	1	W	1 19	1 34	1	S	2 7	2 28	1	M	2 47	3 14	1	Th	4 38	5 11
2	M	2 12	2 29	2	Th	2 50	3 8	2	Th	1 50	2 7	2	☾	2 50	3 14	2	Tu	3 43	4 16	2	F	5 46	6 23
3	Tu	2 46	3 3	3	F	3 28	3 50	3	F	2 24	2 42	3	M	3 43	4 16	3	W	4 53	5 34	3	S	6 57	7 29
4	W	3 22	3 42	4	S	4 14	4 47	4	S	3 2	3 24	4	Tu	4 56	5 44	4	Th	6 17	6 56	4	☾	8 0	8 30
5	Th	4 5	4 31	5	☾	5 23	6 7	5	☾	3 49	4 21	5	W	6 34	7 18	5	F	7 30	8 3	5	M	8 58	9 24
6	F	5 0	5 34	6	M	6 57	7 43	6	M	5 0	5 47	6	Th	7 57	8 32	6	S	8 32	8 59	6	Tu	9 49	10 12
7	S	6 12	6 53	7	Tu	8 26	9 4	7	Tu	6 42	7 31	7	F	9 1	9 26	7	☾	9 24	9 47	7	W	10 35	10 57
8	☾	7 32	8 9	8	W	9 36	10 3	8	W	8 14	8 52	8	S	9 48	10 9	8	M	10 9	10 30	8	Th	11 19	11 40
9	M	8 44	9 15	9	Th	10 28	10 52	9	Th	9 23	9 49	9	☾	10 30	10 52	9	Tu	10 52	11 13	9	F	..	0 0
10	Tu	9 44	10 12	10	F	11 16	11 40	10	F	10 13	10 35	10	M	11 13	11 33	10	W	11 34	11 55	10	S	0 20	0 39
11	W	10 39	11 5	11	S	..	0 3	11	S	10 57	11 18	11	Tu	11 54	..	11	Th	..	0 16	11	☾	0 58	1 16
12	Th	11 31	11 57	12	☾	0 25	0 47	12	☾	11 40	..	12	W	0 15	0 35	12	F	0 36	0 55	12	M	1 34	1 51
13	F	..	0 22	13	M	1 8	1 29	13	M	0 1	0 22	13	Th	0 55	1 14	13	S	1 14	1 32	13	Tu	2 9	2 27
14	S	0 46	1 10	14	Tu	1 49	2 8	14	Tu	0 42	1 1	14	F	1 33	1 52	14	☾	1 51	2 10	14	W	2 45	3 4
15	☾	1 33	1 55	15	W	2 27	2 46	15	W	1 20	1 39	15	S	2 10	2 29	15	M	2 29	2 49	15	Th	3 24	3 46
16	M	2 16	2 37	16	Th	3 4	3 23	16	Th	1 57	2 16	16	☾	2 49	3 10	16	Tu	3 10	3 33	16	F	4 10	4 55
17	Tu	2 57	3 16	17	F	3 44	4 8	17	F	2 35	2 53	17	M	3 34	4 2	17	W	3 59	4 27	17	S	5 3	5 33
18	W	3 36	3 57	18	S	4 38	5 13	18	S	3 13	3 35	18	Tu	4 34	5 12	18	Th	4 58	5 33	18	☾	6 6	6 42
19	Th	4 22	4 52	19	☾	5 56	6 44	19	☾	4 1	4 35	19	W	5 55	6 38	19	F	6 9	6 45	19	M	7 16	7 46
20	F	5 26	6 5	20	M	7 32	8 14	20	M	5 14	6 0	20	Th	7 17	7 50	20	S	7 18	7 47	20	Tu	8 15	8 44
21	S	6 50	7 33	21	Tu	8 51	9 23	21	Tu	6 49	7 34	21	F	8 20	8 45	21	☾	8 14	8 39	21	W	9 12	9 38
22	☾	8 12	8 48	22	W	9 48	10 10	22	W	8 12	8 45	22	S	9 7	9 27	22	M	9 2	9 23	22	Th	10 3	10 28
23	M	9 20	9 46	23	Th	10 28	10 45	23	Th	9 12	9 35	23	☾	9 46	10 4	23	Tu	9 44	10 4	23	F	10 53	11 18
24	Tu	10 8	10 28	24	F	11 1	11 17	24	F	9 55	10 13	24	M	10 21	10 39	24	W	10 25	10 47	24	S	11 43	..
25	W	10 47	11 5	25	S	11 32	11 47	25	S	10 29	10 44	25	Tu	10 56	11 14	25	Th	11 9	11 32	25	☾	0 8	0 33
26	Th	11 22	11 39	26	☾	..	0 2	26	☾	11 0	11 15	26	W	11 32	11 51	26	F	11 55	..	26	M	0 58	1 22
27	F	11 56	..	27	M	0 18	0 33	27	M	11 30	11 46	27	Th	..	0 12	27	S	0 19	0 43	27	Tu	1 46	2 11
28	S	0 13	0 29	28	Tu	0 49	1 4	28	Tu	..	0 2	28	F	0 33	0 54	28	☾	1 7	1 31	28	W	2 36	3 0
29	☾	0 45	1 0					29	W	0 18	0 35	29	S	1 15	1 37	29	M	1 55	2 19	29	Th	3 23	3 47
30	M	1 16	1 31					30	Th	0 52	1 10	30	☾	1 59	2 22	30	Tu	2 44	3 10	30	F	4 12	4 39
31	Tu	1 46	2 2					31	F	1 28	1 47					31	W	3 38	4 7				

Garston tides 7 minutes later than Liverpool each day.

DAILY TIDE TABLES AT LIVERPOOL FOR THE YEAR 1899—*continued.*

JULY.				AUGUST.				SEPTEMBER.				OCTOBER.				NOVEMBER.				DECEMBER.			
Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.	
		Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.
		h m	h m			h m	h m			h m	h m			h m	h m			h m	h m			h m	h m
1	S	5 9	5 41	1	Tu	7 0	7 42	1	F	9 3	9 27	1	S	9 18	9 38	1	W	9 51	10 8	1	F	9 53	10 13
2	S	6 16	6 54	2	W	8 20	8 54	2	S	9 49	10 8	2	M	9 55	10 11	2	Th	10 25	10 42	2	S	10 33	10 54
3	M	7 31	8 6	3	Th	9 24	9 49	3	S	10 26	10 43	3	Tu	10 27	10 42	3	F	11 0	11 17	3	S	11 16	11 38
4	Tu	8 38	9 8	4	F	10 10	10 30	4	M	10 59	11 15	4	W	10 58	11 13	4	S	11 35	11 54	4	M	..	0 0
5	W	9 36	10 0	5	S	10 49	11 7	5	Tu	11 30	11 45	5	Th	11 29	11 45	5	S	..	0 13	5	Tu	0 22	0 45
6	Th	10 22	10 44	6	S	11 25	11 42	6	W	..	0 0	6	F	.	0 2	6	M	0 32	0 52	6	W	1 8	1 30
7	F	11 5	11 25	7	M	11 58	..	7	Th	0 16	0 31	7	S	0 18	0 34	7	Tu	1 12	1 33	7	Th	1 53	2 16
8	S	11 44	..	8	Tu	0 15	0 31	8	F	0 46	1 1	8	S	0 51	1 9	8	W	1 55	2 19	8	F	2 40	3 5
9	S	0 3	0 21	9	W	0 46	1 1	9	S	1 17	1 33	9	M	1 26	1 44	9	Th	2 44	3 10	9	S	3 31	3 58
10	M	0 38	0 55	10	Th	1 17	1 32	10	S	1 49	2 5	10	Tu	2 4	2 25	10	F	3 40	4 14	10	S	4 28	5 1
11	Tu	1 12	1 29	11	F	1 48	2 3	11	M	2 23	2 42	11	W	2 49	3 15	11	S	4 52	5 33	11	M	5 57	6 17
12	W	1 46	2 2	12	S	2 18	2 34	12	Tu	3 3	3 28	12	Th	3 47	4 23	12	S	6 15	6 53	12	Tu	6 53	7 27
13	Th	2 18	2 35	13	S	2 52	3 11	13	W	3 57	4 34	13	F	5 5	5 52	13	M	7 27	7 59	13	W	7 59	8 30
14	F	2 52	3 10	14	M	3 31	3 55	14	Th	5 16	6 4	14	S	6 38	7 20	14	Tu	8 28	8 56	14	Th	8 59	9 26
15	S	3 28	3 48	15	Tu	4 24	4 58	15	F	6 56	7 39	15	S	7 57	8 28	15	W	9 22	9 45	15	F	9 51	10 15
16	S	4 11	4 37	16	W	5 36	6 23	16	S	8 17	8 49	16	M	8 56	9 20	16	Th	10 7	10 30	16	S	10 38	11 0
17	M	5 6	5 40	17	Th	7 9	7 51	17	S	9 17	9 41	17	Tu	9 42	10 4	17	F	10 52	11 14	17	S	11 22	11 44
18	Tu	6 17	6 58	18	F	8 30	9 5	18	M	10 4	10 26	18	W	10 26	10 47	18	S	11 36	11 57	18	M	..	0 5
19	W	7 37	8 13	19	S	9 34	10 0	19	Tu	10 49	11 11	19	Th	11 9	11 31	19	S	..	0 18	19	Tu	0 25	0 44
20	Th	8 47	9 18	20	S	10 24	10 47	20	W	11 33	11 55	20	F	11 53	..	20	M	0 38	0 58	20	W	1 3	1 21
21	F	9 46	10 12	21	M	11 11	11 35	21	Th	..	0 17	21	S	0 15	0 36	21	Tu	1 18	1 37	21	Th	1 38	1 56
22	S	10 38	11 4	22	Tu	11 58	..	22	F	0 38	0 59	22	S	0 56	1 16	22	W	1 56	2 16	22	F	2 14	2 32
23	S	11 29	11 54	23	W	0 21	0 43	23	S	1 19	1 39	23	M	1 35	1 54	23	Th	2 36	2 57	23	S	2 50	3 8
24	M	..	0 18	24	Th	1 5	1 26	24	S	1 58	2 18	24	Tu	2 14	2 35	24	F	3 19	3 44	24	S	3 27	3 47
25	Tu	0 42	1 5	25	F	1 46	2 7	25	M	2 39	3 1	25	W	2 58	3 23	25	S	4 11	4 40	25	M	4 10	4 35
26	W	1 28	1 51	26	S	2 27	2 47	26	Tu	3 25	3 54	26	Th	3 51	4 24	26	S	5 12	5 47	26	Tu	5 3	5 36
27	Th	2 14	2 36	27	S	3 8	3 30	27	W	4 27	5 6	27	F	5 2	5 43	27	M	6 24	6 58	27	W	6 12	6 49
28	F	2 57	3 18	28	M	3 55	4 24	28	Th	5 50	6 37	28	S	6 25	7 4	28	Tu	7 30	7 59	28	Th	7 25	7 59
29	S	3 40	4 3	29	Tu	4 59	5 42	29	F	7 21	7 56	29	S	7 38	8 8	29	W	8 25	8 49	29	F	8 31	8 59
30	S	4 29	5 0	30	W	6 27	7 13	30	S	8 28	8 56	30	M	8 33	8 56	30	Th	9 11	9 32	30	S	9 25	9 49
31	M	5 36	6 17	31	Th	7 55	8 32					31	Tu	9 16	9 34					31	S	10 12	10 35

Garston tides 7 minutes later than Liverpool each day.

DAILY TIDE TABLES AT GOOLE FOR THE YEAR 1899.

JANUARY.

Date.	Day.	GOOLE High Water. Morn.	GOOLE High Water. Aftern.
		h m	h m
1	Su	9 56	10 12
2	M	10 29	10 47
3	Tu	11 4	11 22
4	W	11 43	..
5	Th	0 7	0 34
6	F	1 3	1 34
7	S	2 6	2 39
8	Su	3 13	3 47
9	M	4 22	4 57
10	Tu	5 30	5 59
11	W	6 27	6 54
12	Th	7 21	7 48
13	F	8 14	8 39
14	S	9 3	9 26
15	Su	9 49	10 12
16	M	10 34	10 55
17	Tu	11 15	11 35
18	W	11 57	..
19	Th	0 23	0 52
20	F	1 25	1 59
21	S	2 34	3 11
22	Su	3 48	4 26
23	M	5 1	5 34
24	Tu	6 1	6 23
25	W	6 43	7 2
26	Th	7 20	7 38
27	F	7 56	8 14
28	S	8 30	8 46
29	Su	9 1	9 16
30	M	9 32	9 48
31	Tu	10 4	10 20

FEBRUARY.

Date.	Day.	GOOLE High Water. Morn.	GOOLE High Water. Aftern.
		h m	h m
1	W	10 36	10 52
2	Th	11 8	11 27
3	F	11 49	..
4	S	0 14	0 45
5	Su	1 20	1 56
6	M	2 36	3 16
7	Tu	3 57	4 39
8	W	5 18	5 51
9	Th	6 18	6 43
10	F	7 8	7 33
11	S	7 57	8 20
12	Su	8 43	9 3
13	M	9 24	9 44
14	Tu	10 5	10 25
15	W	10 45	11 4
16	Th	11 23	11 43
17	F	..	0 7
18	S	0 37	1 11
19	Su	1 47	2 26
20	M	3 6	3 48
21	Tu	4 26	5 4
22	W	5 37	6 3
23	Th	6 25	6 43
24	F	7 0	7 17
25	S	7 33	7 49
26	Su	8 4	8 19
27	M	8 34	8 50
28	Tu	9 5	9 20

MARCH.

Date.	Day.	GOOLE High Water. Morn	GOOLE High Water. Aftern.
		h m	h m
1	W	9 35	9 51
2	Th	10 7	10 24
3	F	10 42	11 1
4	S	11 21	11 45
5	Su	..	0 15
6	M	0 52	1 34
7	Tu	2 17	3 2
8	W	3 46	4 29
9	Th	5 7	5 38
10	F	6 4	6 28
11	S	6 50	7 12
12	Su	7 34	7 56
13	M	8 18	8 38
14	Tu	8 57	9 16
15	W	9 36	9 55
16	Th	10 14	10 34
17	F	10 53	11 12
18	S	11 33	..
19	Su	0 0	0 31
20	M	1 8	1 47
21	Tu	2 28	3 9
22	W	3 49	4 26
23	Th	4 58	5 27
24	F	5 50	6 10
25	S	6 28	6 44
26	Su	7 0	7 16
27	M	7 31	7 47
28	Tu	8 3	8 19
29	W	8 35	8 52
30	Th	9 9	9 26
31	F	9 44	10 3

APRIL.

Date.	Day.	GOOLE High Water. Morn.	GOOLE High Water. Aftern.
		h m	h m
1	S	10 24	10 46
2	Su	11 9	11 35
3	M	..	0 9
4	Tu	0 47	1 30
5	W	2 14	2 56
6	Th	3 34	4 11
7	F	4 45	5 16
8	S	5 41	6 3
9	Su	6 25	6 46
10	M	7 8	7 29
11	Tu	7 50	8 11
12	W	8 32	8 52
13	Th	9 11	9 30
14	F	9 50	10 9
15	S	10 28	10 47
16	Su	11 8	11 32
17	M	..	0 1
18	Tu	0 33	1 8
19	W	1 45	2 23
20	Th	2 59	3 32
21	F	4 4	4 33
22	S	4 59	5 23
23	Su	5 43	6 1
24	M	6 19	6 36
25	Tu	6 54	7 13
26	W	7 31	7 49
27	Th	8 8	8 28
28	F	8 49	9 10
29	S	9 31	9 53
30	Su	10 16	10 40

MAY.

Date.	Day.	GOOLE High Water. Morn.	GOOLE High Water. Aftern.
		h m	h m
1	M	11 6	11 35
2	Tu	..	0 8
3	W	0 47	1 27
4	Th	2 5	2 40
5	F	3 13	3 44
6	S	4 15	4 46
7	Su	5 14	5 39
8	M	6 2	6 24
9	Tu	6 46	7 8
10	W	7 30	7 51
11	Th	8 12	8 33
12	F	8 53	9 12
13	S	9 30	9 48
14	Su	10 7	10 27
15	M	10 47	11 8
16	Tu	11 31	11 58
17	W	..	0 28
18	Th	1 0	1 33
19	F	2 5	2 35
20	S	3 5	3 33
21	Su	4 0	4 27
22	M	4 53	5 16
23	Tu	5 38	5 59
24	W	6 19	6 40
25	Th	7 3	7 26
26	F	7 49	8 12
27	S	8 35	8 59
28	Su	9 23	9 47
29	M	10 12	10 37
30	Tu	11 2	11 30
31	W	..	0 1

JUNE.

Date.	Day.	GOOLE High Water. Morn.	GOOLE High Water. Aftern.
		h m	h m
1	Th	0 36	1 11
2	F	1 46	2 16
3	S	2 46	3 15
4	Su	3 44	4 14
5	M	4 44	5 13
6	Tu	5 40	6 4
7	W	6 28	6 51
8	Th	7 14	7 36
9	F	7 58	8 18
10	S	8 38	8 56
11	Su	9 13	9 31
12	M	9 50	10 8
13	Tu	10 27	10 46
14	W	11 5	11 24
15	Th	11 46	..
16	F	0 11	0 39
17	S	1 8	1 36
18	Su	2 4	2 33
19	M	3 2	3 31
20	Tu	3 59	4 29
21	W	4 59	5 27
22	Th	5 53	6 18
23	F	6 43	7 9
24	S	7 34	7 59
25	Su	8 24	8 49
26	M	9 13	9 38
27	Tu	10 2	10 27
28	W	10 53	11 18
29	Th	11 43	..
30	F	0 9	0 39

Hull tides 59 minutes earlier than Goole each day.

DAILY TIDE TABLES AT GOOLE FOR THE YEAR 1899—*continued.*

JULY.				AUGUST.				SEPTEMBER.				OCTOBER.				NOVEMBER.				DECEMBER.			
Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.	
		Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.
		h m	h m			h m	h m			h m	h m			h m	h m			h m	h m			h m	h m
1	S	1 11	1 43	1	Tu	2 43	3 19	1	F	4 46	5 17	1	☾	5 10	5 33	1	W	5 49	6 6	1	F	5 47	6 8
2	☾	2 13	2 43	2	W	3 56	4 33	2	S	5 42	6 4	2	M	5 53	6 10	2	Th	6 23	6 41	2	S	6 28	6 49
3	M	3 13	3 45	3	Th	5 8	5 39	3	☾	6 23	6 41	3	Tu	6 26	6 42	3	F	6 59	7 17	3	☾	7 10	7 32
4	Tu	4 18	4 51	4	F	6 3	6 25	4	M	6 59	7 16	4	W	6 58	7 14	4	S	7 34	7 52	4	M	7 54	8 16
5	W	5 23	5 51	5	S	6 45	7 5	5	Tu	7 32	7 47	5	Th	7 30	7 46	5	☾	8 10	8 29	5	Tu	8 38	9 0
6	Th	6 15	6 38	6	☾	7 24	7 42	6	W	8 2	8 17	6	F	8 2	8 18	6	M	8 48	9 8	6	W	9 23	9 46
7	F	7 0	7 21	7	M	7 59	8 15	7	Th	8 32	8 47	7	S	8 34	8 50	7	Tu	9 28	9 49	7	Th	10 10	10 34
8	S	7 42	8 1	8	Tu	8 32	8 48	8	F	9 2	9 17	8	☾	9 7	9 25	8	W	10 12	10 37	8	F	10 58	11 24
9	☾	8 19	8 37	9	W	9 3	9 17	9	S	9 33	9 49	9	M	9 43	10 2	9	Th	11 3	11 33	9	S	11 54	..
10	M	8 54	9 11	10	Th	9 32	9 48	10	☾	10 6	10 23	10	Tu	10 22	10 45	10	F	..	0 8	10	☾	0 27	1 1
11	Tu	9 28	9 45	11	F	10 4	10 20	11	M	10 41	11 1	11	W	11 9	11 39	11	S	0 47	1 25	11	M	1 35	2 8
12	W	10 2	10 19	12	S	10 36	10 53	12	Tu	11 24	11 53	12	Th	..	0 17	12	☾	2 2	2 37	12	Tu	2 40	3 11
13	Th	10 36	10 53	13	☾	11 11	11 31	13	W	..	0 27	13	F	0 57	1 38	13	M	3 10	3 41	13	W	3 42	4 13
14	F	11 10	11 28	14	M	11 54	..	14	Th	1 6	1 47	14	S	2 19	2 57	14	Tu	4 12	4 42	14	Th	4 44	5 14
15	S	11 49	..	15	Tu	0 22	0 55	15	F	2 30	3 12	15	☾	3 34	4 10	15	W	5 11	5 37	15	F	5 42	6 7
16	☾	0 13	0 39	16	W	1 31	2 8	16	S	3 52	4 30	16	M	4 42	5 11	16	Th	6 0	6 22	16	S	6 30	6 53
17	M	1 8	1 39	17	Th	2 47	3 26	17	☾	5 4	5 32	17	Tu	5 35	5 58	17	F	6 45	7 8	17	☾	7 16	7 39
18	Tu	2 11	2 43	18	F	4 5	4 44	18	M	5 56	6 19	18	W	6 20	6 42	18	S	7 30	7 52	18	M	8 1	8 22
19	W	3 16	3 52	19	S	5 19	5 48	19	Tu	6 42	7 5	19	Th	7 4	7 26	19	☾	8 14	8 34	19	Tu	8 42	9 1
20	Th	4 26	5 1	20	☾	6 14	6 38	20	W	7 27	7 49	20	F	7 48	8 10	20	M	8 54	9 14	20	W	9 19	9 37
21	F	5 33	6 1	21	M	7 3	7 28	21	Th	8 11	8 33	21	S	8 31	8 51	21	Tu	9 34	9 54	21	Th	9 55	10 13
22	S	6 27	6 53	22	Tu	7 52	8 15	22	F	8 54	9 15	22	☾	9 12	9 32	22	W	10 13	10 33	22	F	10 31	10 49
23	☾	7 20	7 46	23	W	8 38	9 0	23	S	9 35	9 55	23	M	9 52	10 12	23	Th	10 55	11 19	23	S	11 8	11 28
24	M	8 11	8 35	24	Th	9 21	9 42	24	☾	10 16	10 36	24	Tu	10 32	10 53	24	F	11 45	..	24	☾	11 50	..
25	Tu	8 58	9 21	25	F	10 3	10 24	25	M	10 57	11 21	25	W	11 19	11 49	25	S	0 13	0 44	25	M	0 14	0 41
26	W	9 44	10 7	26	S	10 45	11 6	26	Tu	11 51	..	26	Th	..	0 22	26	☾	1 13	1 44	26	Tu	1 9	1 38
27	Th	10 31	10 54	27	☾	11 28	11 52	27	W	0 24	1 0	27	F	0 58	1 34	27	M	2 14	2 44	27	W	2 7	2 37
28	F	11 16	11 37	28	M	..	0 23	28	Th	1 38	2 17	28	S	2 10	2 45	28	Tu	3 14	3 43	28	Th	3 8	3 40
29	S	..	0 2	29	Tu	0 57	1 33	29	F	2 56	3 34	29	☾	3 20	3 52	29	W	4 12	4 39	29	F	4 12	4 44
30	☾	0 29	1 0	30	W	2 11	2 50	30	S	4 10	4 42	30	M	4 21	4 47	30	Th	5 4	5 26	30	S	5 14	5 40
31	M	1 33	2 7	31	Th	3 29	4 8					31	Tu	5 11	5 31					31	☾	6 5	6 28

Hull tides 59 minutes earlier than Goole each day.

TABLE

SHOWING THE NUMBER OF DAYS BETWEEN ANY TWO DATES; ALSO SHOWING THE NUMBER OF DAYS FROM ANY DAY THROUGHOUT THE YEAR TO THE 31ST OF DECEMBER, THE USUAL PERIOD TO WHICH INTEREST IS CALCULATED.

JANUARY.			FEBRUARY.			MARCH.			APRIL.			MAY.			JUNE.		
Jan.	Number.	Days to Dec. 31.	Feb.	Number.	Days to Dec. 31.	Mar.	Number.	Days to Dec. 31.	April	Number.	Days to Dec. 31.	May.	Number.	Days to Dec. 31.	June	Number.	Days to Dec. 31.
1	1	364	1	32	333	1	60	305	1	91	274	1	121	244	1	152	213
2	2	363	2	33	332	2	61	304	2	92	273	2	122	243	2	153	212
3	3	362	3	34	331	3	62	303	3	93	272	3	123	242	3	154	211
4	4	361	4	35	330	4	63	302	4	94	271	4	124	241	4	155	210
5	5	360	5	36	329	5	64	301	5	95	270	5	125	240	5	156	209
6	6	359	6	37	328	6	65	300	6	96	269	6	126	239	6	157	208
7	7	358	7	38	327	7	66	299	7	97	268	7	127	238	7	158	207
8	8	357	8	39	326	8	67	298	8	98	267	8	128	237	8	159	206
9	9	356	9	40	325	9	68	297	9	99	266	9	129	236	9	160	205
10	10	355	10	41	324	10	69	296	10	100	265	10	130	235	10	161	204
11	11	354	11	42	323	11	70	295	11	101	264	11	131	234	11	162	203
12	12	353	12	43	322	12	71	294	12	102	263	12	132	233	12	163	202
13	13	352	13	44	321	13	72	293	13	103	262	13	133	232	13	164	201
14	14	351	14	45	320	14	73	292	14	104	261	14	134	231	14	165	200
15	15	350	15	46	319	15	74	291	15	105	260	15	135	230	15	166	199
16	16	349	16	47	318	16	75	290	16	106	259	16	136	229	16	167	198
17	17	348	17	48	317	17	76	289	17	107	258	17	137	228	17	168	197
18	18	347	18	49	316	18	77	288	18	108	257	18	138	227	18	169	196
19	19	346	19	50	315	19	78	287	19	109	256	19	139	226	19	170	195
20	20	345	20	51	314	20	79	286	20	110	255	20	140	225	20	171	194
21	21	344	21	52	313	21	80	285	21	111	254	21	141	224	21	172	193
22	22	343	22	53	312	22	81	284	22	112	253	22	142	223	22	173	192
23	23	342	23	54	311	23	82	283	23	113	252	23	143	222	23	174	191
24	24	341	24	55	310	24	83	282	24	114	251	24	144	221	24	175	190
25	25	340	25	56	309	25	84	281	25	115	250	25	145	220	25	176	189
26	26	339	26	57	308	26	85	280	26	116	249	26	146	219	26	177	188
27	27	338	27	58	307	27	86	279	27	117	248	27	147	218	27	178	187
28	28	337	28	59	306	28	87	278	28	118	247	28	148	217	28	179	186
29	29	336				29	88	277	29	119	246	29	149	216	29	180	185
30	30	335				30	89	276	30	120	245	30	150	215	30	181	184
31	31	334				31	90	275				31	151	214			

TABLE

Showing the Number of Days between any two Dates, &c.—*continued.*

July.			August.			September.			October.			November.			December.		
July.	Number.	Days to Dec. 31.	Aug.	Number.	Days to Dec. 31.	Sept.	Number.	Days to Dec. 31.	Oct.	Number.	Days to Dec. 31.	Nov.	Number.	Days to Dec. 31.	Dec.	Number.	Days to Dec. 31.
1	182	183	1	213	152	1	244	121	1	274	91	1	305	60	1	335	30
2	183	182	2	214	151	2	245	120	2	275	90	2	306	59	2	336	29
3	184	181	3	215	150	3	246	119	3	276	89	3	307	58	3	337	28
4	185	180	4	216	149	4	247	118	4	277	88	4	308	57	4	338	27
5	186	179	5	217	148	5	248	117	5	278	87	5	309	56	5	339	26
6	187	178	6	218	147	6	249	116	6	279	86	6	310	55	6	340	25
7	188	177	7	219	146	7	250	115	7	280	85	7	311	54	7	341	24
8	189	176	8	220	145	8	251	114	8	281	84	8	312	53	8	342	23
9	190	175	9	221	144	9	252	113	9	282	83	9	313	52	9	343	22
10	191	174	10	222	143	10	253	112	10	283	82	10	314	51	10	344	21
11	192	173	11	223	142	11	254	111	11	284	81	11	315	50	11	345	20
12	193	172	12	224	141	12	255	110	12	285	80	12	316	49	12	346	19
13	194	171	13	225	140	13	256	109	13	286	79	13	317	48	13	347	18
14	195	170	14	226	139	14	257	108	14	287	78	14	318	47	14	348	17
15	196	169	15	227	138	15	258	107	15	288	77	15	319	46	15	349	16
16	197	168	16	228	137	16	259	106	16	289	76	16	320	45	16	350	15
17	198	167	17	229	136	17	260	105	17	290	75	17	321	44	17	351	14
18	199	166	18	230	135	18	261	104	18	291	74	18	322	43	18	352	13
19	200	165	19	231	134	19	262	103	19	292	73	19	323	42	19	353	12
20	201	164	20	232	133	20	263	102	20	293	72	20	324	41	20	354	11
21	202	163	21	233	132	21	264	101	21	294	71	21	325	40	21	355	10
22	203	162	22	234	131	22	265	100	22	295	70	22	326	39	22	356	9
23	204	161	23	235	130	23	266	99	23	296	69	23	327	38	23	357	8
24	205	160	24	236	129	24	267	98	24	297	68	24	328	37	24	358	7
25	206	159	25	237	128	25	268	97	25	298	67	25	329	36	25	359	6
26	207	158	26	238	127	26	269	96	26	299	66	26	330	35	26	360	5
27	208	157	27	239	126	27	270	95	27	300	65	27	331	34	27	361	4
28	209	156	28	240	125	28	271	94	28	301	64	28	332	33	28	362	3
29	210	155	29	241	124	29	272	93	29	302	63	29	333	32	29	363	2
30	211	154	30	242	123	30	273	92	30	303	62	30	334	31	30	364	1
31	212	153	31	243	122				31	304	61				31	365	

THE ENGLISH MILE COMPARED WITH OTHER EUROPEAN MEASURES.

	English Statute Mile.	English Geog. Mile.	French Kilomètre.	German Geog. Mile.	Russian Verst.
English Statute Mile ..	1·000	0·867	1·609	0·217	1·508
English Geog. Mile	1·153	1·000	1·855	0·250	1·738
Kilomètre	0·621	0·540	1·000	0·135	0·937
German Geog. Mile	4·610	4·000	7·420	1·000	6·953
Russian Verst.....	0·663	0·575	1·067	0·144	1·000
Austrian Mile	4·714	4·089	7·586	1·022	7·112
Dutch Ure	3·458	3·000	5·565	0·750	5·215
Norwegian Mile	7·021	6·091	11·299	1·523	10·589
Swedish Mile	6·644	5·764	10·692	1·441	10·019
Danish Mile	4·682	4·062	7·536	1·016	7·078
Swiss Stunde	2·987	2·592	4·808	0·648	4·505

	Austrian Mile.	Dutch Ure.	Norwegian Mile.	Swedish Mile.	Danish Mile.	Swiss Stunde.
English Statute Mile ..	0·212	0·289	0·142	0·151	0·213	0·335
English Geog. Mile	0·245	0·333	0·164	0·169	0·246	0·386
Kilomètre	0·132	0·180	0·088	0·094	0·133	0·208
German Geog. Mile	0·978	1·333	0·657	0·694	0·985	1·543
Russian Verst	0·141	0·192	0·094	0·100	0·142	0·222
Austrian Mile	1·000	1·363	0·672	0·710	1·006	1·578
Dutch Ure	0·734	1·000	0·493	0·520	0·738	1·157
Norwegian Mile	1·489	2·035	1·000	1·057	1·499	2·350
Swedish Mile	1·409	1·921	0·948	1·000	1·419	2·224
Danish Mile	0·994	1·354	0·667	0·705	1·080	1·567
Swiss Stunde	0·634	0·864	0·425	0·449	0·638	1·000

Table Showing the Number of Days from any Day of one Month to the same Day of any other Month.

NUMBER OF DAYS FROM DAY TO DAY.

From to	Jan.	Feb.	Mar.	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
January ..	365	31	59	90	120	151	181	212	243	273	304	334
February..	334	365	28	59	89	120	150	181	212	242	273	303
March....	306	337	365	31	61	92	122	153	184	214	245	275
April.....	275	306	334	365	30	61	91	122	153	183	214	244
May	245	276	304	335	365	31	61	92	123	153	184	214
June.....	214	245	273	304	334	365	30	61	92	122	153	183
July.....	184	215	243	274	304	335	365	31	62	92	123	153
August ...	153	184	212	243	273	304	334	365	31	61	92	122
September	122	153	181	212	242	273	303	334	365	30	61	91
October ..	92	123	151	182	212	243	273	304	335	365	31	61
November.	61	92	120	151	181	212	242	273	304	334	365	30
December.	31	62	90	121	151	182	212	243	274	304	335	365

Example of Use of Table:—To find the number of days *from* 16th August to 27th February. Find August in the side column and February at the top; the number at the intersection, viz., 184, is the number of days from 16th August to 16th February; and 11 (the difference between 16 and 27), and the sum 195 is the number required. Similarly, the number from 16th August to 5th February is 184 less 11, or 173.

TERMS AND ABBREVIATIONS COMMONLY USED IN BUSINESS.

A/c .....Account.
C .....Currency.
$ .....A dollar.
E. E. .....Errors excepted.
E. & O. E. ..Errors and omissions excepted.
F. O. B. ....Free on board (delivered on deck without expense to the ship).
F. P. A. ....Free of particular average.
Inst.....Present month.
Prox. .....Next month.
Ult.....Last month.
D/D .....Days after date.
M/D.....Months after date.
D/S .....Days after sight.
%.....Per cent.
@ ℔ lb .....At per pound.
B/L .....Bill of lading.
Ad valorem ..According to value.
Affidavit ....Statement on oath.
Affirmation..Statement without an oath.
Agio .....The premium borne by a better sort of money above an inferior.
Assets .....A term for property in contradistinction to liabilities.
Banco.....A continental term for bank money at Hamburg and other places.

Dead Freight.—The damage payable by one who engages to load a ship fully, and fails to do so.

Deviation, in marine insurance, is that divergence from the voyage insured which releases the underwriter from his risk.

Discount.—An allowance made for payment of money before due.

Policy.—The document containing the contract of insurance. A *Valued Policy* is when the interest insured is valued. An *Open Policy* is one in which the amount is left for subsequent proof. In an open policy where the value shipped does not equal the value insured, the difference is termed *over insurance;* and the proportionable amount of premium returnable to the insurer is called a *return for short interest.*

Primage.—A small allowance for the shipmaster's care of goods, now generally included in the freight.

Pro rata.—Payment in proportion to the various interests concerned.

Quid pro quo.—Giving one thing for another.

Respondentia.—A contract of loan by which goods in a ship are hypothecated to the lender, as in bottomry.

Ullage.—The quantity a cask wants of being full.

A CALENDAR

For Ascertaining Any Day of the Week for any Given Time within the Present Century.

Years 1801 to 1900.

											31 Jan.	28 Feb.	31 Mar.	30 April	31 May	30 June	31 July.	31 Aug.	30 Sept.	31 Oct.	30 Nov.	31 Dec.
1801	1807	1818	1829	1835	1846	1857	1863	1874	1885	1891	4	7	7	3	5	1	3	6	2	4	7	2
1802	1813	1819	1830	1841	1847	1858	1869	1875	1886	1897	5	1	1	4	6	2	4	7	3	5	1	3
1803	1814	1825	1831	1842	1853	1859	1870	1881	1887	1898	6	2	2	5	7	3	5	1	4	6	2	4
1805	1811	1822	1833	1839	1850	1861	1867	1878	1889	1895	2	5	5	1	3	6	1	4	7	2	5	7
1806	1817	1823	1834	1845	1851	1862	1873	1879	1890	..	3	6	6	2	4	7	2	5	1	3	6	1
1809	1815	1826	1837	1843	1854	1865	1871	1882	1893	1899	7	3	3	6	1	4	6	2	5	7	3	5
1810	1821	1827	1838	1849	1855	1866	1877	1883	1894	1900	1	4	4	7	2	5	7	3	6	1	4	6
							LEAP YEARS.				..	29	..	..	..	..	..	..	..	..	..	..
							1804	1832	1860	1888	7	3	4	7	2	5	7	3	6	1	4	6
							1808	1836	1864	1892	5	1	2	5	7	3	5	1	4	6	2	4
							1812	1840	1868	1896	3	6	7	3	5	1	3	6	2	4	7	2
							1816	1844	1872	..	1	4	5	1	3	6	1	4	7	2	5	7
							1820	1848	1876	..	6	2	3	6	1	4	6	2	5	7	3	5
							1824	1852	1880	..	4	7	1	4	6	2	4	7	3	5	1	3
							1828	1856	1884	..	2	5	6	2	4	7	2	5	1	3	6	1

Note.—To ascertain any day of the week in any year of the present century, first look in the table of years for the year required, and under the months are figures which refer to the corresponding figures at the head of the columns of days below. *For example:* To know what day of the week May 4th was on in the year 1876, in the table of years look for 1876, and in a parallel line, under May, is figure 1, which directs to column 1, in which it will be seen that May 4 fell on Thursday.

1		2		3		4		5		6		7	
Monday	1	Tuesday	1	Wednes.	1	Thursday	1	Friday	1	Saturday	1	Sunday	1
Tuesday	2	Wednes.	2	Thursday	2	Friday	2	Saturday	2	Sunday	2	Monday	2
Wednes.	3	Thursday	3	Friday	3	Saturday	3	Sunday	3	Monday	3	Tuesday	3
Thursday	4	Friday	4	Saturday	4	Sunday	4	Monday	4	Tuesday	4	Wednes.	4
Friday	5	Saturday	5	Sunday	5	Monday	5	Tuesday	5	Wednes.	5	Thursday	5
Saturday	6	Sunday	6	Monday	6	Tuesday	6	Wednes.	6	Thursday	6	Friday	6
Sunday	7	Monday	7	Tuesday	7	Wednes.	7	Thursday	7	Friday	7	Saturday	7
Monday	8	Tuesday	8	Wednes.	8	Thursday	8	Friday	8	Saturday	8	Sunday	8
Tuesday	9	Wednes.	9	Thursday	9	Friday	9	Saturday	9	Sunday	9	Monday	9
Wednes.	10	Thursday	10	Friday	10	Saturday	10	Sunday	10	Monday	10	Tuesday	10
Thursday	11	Friday	11	Saturday	11	Sunday	11	Monday	11	Tuesday	11	Wednes.	11
Friday	12	Saturday	12	Sunday	12	Monday	12	Tuesday	12	Wednes.	12	Thursday	12
Saturday	13	Sunday	13	Monday	13	Tuesday	13	Wednes.	13	Thursday	13	Friday	13
Sunday	14	Monday	14	Tuesday	14	Wednes.	14	Thursday	14	Friday	14	Saturday	14
Monday	15	Tuesday	15	Wednes.	15	Thursday	15	Friday	15	Saturday	15	Sunday	15
Tuesday	16	Wednes.	16	Thursday	16	Friday	16	Saturday	16	Sunday	16	Monday	16
Wednes.	17	Thursday	17	Friday	17	Saturday	17	Sunday	17	Monday	17	Tuesday	17
Thursday	18	Friday	18	Saturday	18	Sunday	18	Monday	18	Tuesday	18	Wednes.	18
Friday	19	Saturday	19	Sunday	19	Monday	19	Tuesday	19	Wednes.	19	Thursday	19
Saturday	20	Sunday	20	Monday	20	Tuesday	20	Wednes.	20	Thursday	20	Friday	20
Sunday	21	Monday	21	Tuesday	21	Wednes.	21	Thursday	21	Friday	21	Saturday	21
Monday	22	Tuesday	22	Wednes.	22	Thursday	22	Friday	22	Saturday	22	Sunday	22
Tuesday	23	Wednes.	23	Thursday	23	Friday	23	Saturday	23	Sunday	23	Monday	23
Wednes.	24	Thursday	24	Friday	24	Saturday	24	Sunday	24	Monday	24	Tuesday	24
Thursday	25	Friday	25	Saturday	25	Sunday	25	Monday	25	Tuesday	25	Wednes.	25
Friday	26	Saturday	26	Sunday	26	Monday	26	Tuesday	26	Wednes.	26	Thursday	26
Saturday	27	Sunday	27	Monday	27	Tuesday	27	Wednes.	27	Thursday	27	Friday	27
Sunday	28	Monday	28	Tuesday	28	Wednes.	28	Thursday	28	Friday	28	Saturday	28
Monday	29	Tuesday	29	Wednes.	29	Thursday	29	Friday	29	Saturday	29	Sunday	29
Tuesday	30	Wednes.	30	Thursday	30	Friday	30	Saturday	30	Sunday	30	Monday	30
Wednes.	31	Thursday	31	Friday	31	Saturday	31	Sunday	31	Monday	31	Tuesday	31

WEIGHTS AND MEASURES.

Troy Weight.

			Pennywts.		Grains.	*gr.*
		Ounces.	1	=	24	*dwt.*
Pound.		1	= 20	=	480	oz.
1	=	12	= 240	=	5760	lb.

A carat = 4 grains. 100 Troy ounces = $190\frac{5}{7}$ Ounces Avoirdupois.

Avoirdupois Weight.

						dr.Ty.gr.
				oz.		1=27$\frac{11}{32}$
			lb.	1=		16=437$\frac{1}{2}$
		st.	1=	16=		256=7000
	qr.	1=	14=	224=	3584	
cwt.	1=	2=	28=	448=	7168	
Ton.	1=	4=	8=	112=	1792=	28672

1 = 20 = 80 = 160 = 2240 = 35840 = 573440

Ton. cwt. qr. st. lb. oz. dr. gr.

A Cental = 100 pounds. 100 Ounces Avoirdupois = $91\frac{7}{48}$ Ounces Troy.

The Apothecaries' Weight is now the same as the Avoirdupois.

Lineal Measure, or Measure of Length.

					ft.	in.
				yds.	1 =	12
			pl.	1 =	3 =	36
		ch.	1 =	5½ =	16½ =	198
	fur.	1 =	4 =	22 =	66 =	792
Mile.	1 =	10 =	40 =	220 =	660 =	7920

1 = 8 = 80 = 320 = 1760 = 5280 = 63360

A league = 3 miles. A hand = 4 inches. A fathom = 6 feet.

Geographical degree = 60 geographical or nautical miles = 69·121 imperial miles.

Geographical mile = 1·150 imperial miles. A military pace = 2½ feet.

Solid or Cubic Measure.

	Cubic feet.		Cubic inches.
Cubic yard.	1	=	1728
1 =	27	=	46656

1 Ton of Shipping = 40 cubic feet.
1 Barrel Bulk = 5 cubic feet.

Liquid Measure of Capacity.

				Pints.	—	Gills.
		Quarts.		1	—	4
Gallon.		1	=	2	=	8
1	=	4	=	8	=	32

A hogshead (hhd.) contains 63 gallons. A pipe is 2 hogsheads, and 2 pipes form a tun. All liquids are measured by this table.

Grain Measure, &c., or Dry Measure of Capacity.

				Pecks.		Gallons.
		Bushels.		1	=	2
Quarter.		1	=	4	=	8
1	=	8	=	32	=	64

1 Boll of Wheat = 4 bushels nearly.
1 Boll of Barley = 6 „ „
5 Bushels are a sack.
5 Quarters make a load.

Square or Land Measure.

				Sq. feet.		Sq. in.
			Sq. yards.	1 =		144
		Sq. poles.	1 =	9 =		1296
	Sq. roods.	1 =	30¼ =	272¼ =		39204
Sq. acre.	1 =	40 =	1210 =	10890 =		1568160
1 =	4 =	160 =	4840 =	43560 =		6272640

1 square mile = 640 acres: 36 square yards = 1 rood of building: 100 sq. feet = 1 square of flooring: 272¼ sq. feet = 1 rood of bricklayer's work. The chain with which land is measured is 22 yards long, and 1 sq. chain = 10,000 sq. links, contains 22 × 22 = 484 sq. yards: 10 sq. chains = 1 acre.

Table of Time.

				Minutes.		Seconds.
			Hours.	1 =		60
		Days.	1 =	60 =		3600
Week.		1 =	24 =	1440 =		86400
1	= 7 =	168 =	10080 =	604800		

1 Common Year = 365 days, or 52 weeks 1 day.
1 Leap Year = 366 days, or 52 weeks 2 days.
1 Solar Year = 365 days 5 hours 48 minutes 49 seconds.

Geographical or Nautical Measure.

1 Geographical mile	=	{	$1\frac{3}{20}$ imperial mile, or 6,076 feet.
3 „	miles =		1 league.
60 „	miles =	{	1 degree, marked *deg.* or [°]
360 Geog. degs. or about 24,855½ imp. miles	=	{	Circumference of the earth.

Bread Weight.

	lb.	oz.
A Peck Loaf weighs	17	6½
A Half Peck Loaf	8	11
A Quartern Loaf	4	5
A Peck or Stone of Flour	14	0
A Bushel of Flour	56	6
A Sack of Flour, or 5 Bushels	280	0

Useful Weights.

The following Table will be found useful when it is desired to ascertain the weight of a letter or other article, and suitable weights are not at hand. The weight given is that of coins fairly worn; allowance must be made if those used be new or very old.

¼ oz. . . . . Halfpenny and threepenny piece.
⅓ „ . . . . One penny piece.
½ „ . . . . Florin and sixpence.
1 „ . . . . Three pennies.
2 „ . . . . 4 half-crowns and one shilling.
4 „ . . . . 4 florins, 4 half-crowns, 2½ pennies.

Books.

	Pages.	Leaves.		Sheet.
Folio Books	4	or 2	make	1
Quarto, or 4to.	8	„ 4	„	1
Octavo, or 8vo.	16	„ 8	„	1
Duodecimo, or 12mo.	24	„ 12	„	1
Octodecimo, or 18mo.	36	„ 18	„	1

24mo., 32mo., 48mo., 72mo., &c., &c.

A READY RECKONER.

No.	¼d.	½d.	¾d.	1d.	2d.	3d.	4d.	5d.	6d.	7d.	8d.	9d.	10d.	11d.	No
1	0 0¼	0 0½	0 0¾	0 1	0 2	0 3	0 4	0 5	0 6	0 7	0 8	0 9	0 10	0 11	1
2	0 0½	0 1	0 1½	0 2	0 4	0 6	0 8	0 10	1 0	1 2	1 4	1 6	1 8	1 10	2
3	0 0¾	0 1½	0 2¼	0 3	0 6	0 9	1 0	1 3	1 6	1 9	2 0	2 3	2 6	2 9	3
4	0 1	0 2	0 3	0 4	0 8	1 0	1 4	1 8	2 0	2 4	2 8	3 0	3 4	3 8	4
5	0 1¼	0 2½	0 3¾	0 5	0 10	1 3	1 8	2 1	2 6	2 11	3 4	3 9	4 2	4 7	5
6	0 1½	0 3	0 4½	0 6	1 0	1 6	2 0	2 6	3 0	3 6	4 0	4 6	5 0	5 6	6
7	0 1¾	0 3½	0 5¼	0 7	1 2	1 9	2 4	2 11	3 6	4 1	4 8	5 3	5 10	6 5	7
8	0 2	0 4	0 6	0 8	1 4	2 0	2 8	3 4	4 0	4 8	5 4	6 0	6 8	7 4	8
9	0 2¼	0 4½	0 6¾	0 9	1 6	2 3	3 0	3 9	4 6	5 3	6 0	6 9	7 6	8 3	9
10	0 2½	0 5	0 7½	0 10	1 8	2 6	3 4	4 2	5 0	5 10	6 8	7 6	8 4	9 2	10
11	0 2¾	0 5½	0 8¼	0 11	1 10	2 9	3 8	4 7	5 6	6 5	7 4	8 3	9 2	10 1	11
12	0 3	0 6	0 9	1 0	2 0	3 0	4 0	5 0	6 0	7 0	8 0	9 0	10 0	11 0	12
13	0 3¼	0 6½	0 9¾	1 1	2 2	3 3	4 4	5 5	6 6	7 7	8 8	9 9	10 10	11 11	13
14	0 3½	0 7	0 10½	1 2	2 4	3 6	4 8	5 10	7 0	8 2	9 4	10 6	11 8	12 10	14
15	0 3¾	0 7½	0 11¼	1 3	2 6	3 9	5 0	6 3	7 6	8 9	10 0	11 3	12 6	13 9	15
16	0 4	0 8	1 0	1 4	2 8	4 0	5 4	6 8	8 0	9 4	10 8	12 0	13 4	14 8	16
17	0 4¼	0 8½	1 0¾	1 5	2 10	4 3	5 8	7 1	8 6	9 11	11 4	12 9	14 2	15 7	17
18	0 4½	0 9	1 1½	1 6	3 0	4 6	6 0	7 6	9 0	10 6	12 0	13 6	15 0	16 6	18
19	0 4¾	0 9½	1 2¼	1 7	3 2	4 9	6 4	7 11	9 6	11 1	12 8	14 3	15 10	17 5	19
20	0 5	0 10	1 3	1 8	3 4	5 0	6 8	8 4	10 0	11 8	13 4	15 0	16 8	18 4	20
21	0 5¼	0 10½	1 3¾	1 9	3 6	5 3	7 0	8 9	10 6	12 3	14 0	15 9	17 6	19 3	21
22	0 5½	0 11	1 4½	1 10	3 8	5 6	7 4	9 2	11 0	12 10	14 8	16 6	18 4	20 2	22
23	0 5¾	0 11½	1 5¼	1 11	3 10	5 9	7 8	9 7	11 6	13 5	15 4	17 3	19 2	21 1	23
24	0 6	1 0	1 6	2 0	4 0	6 0	8 0	10 0	12 0	14 0	16 0	18 0	20 0	22 0	24
25	0 6¼	1 0½	1 6¾	2 1	4 2	6 3	8 4	10 5	12 6	14 7	16 8	18 9	20 10	22 11	25
26	0 6½	1 1	1 7½	2 2	4 4	6 6	8 8	10 10	13 0	15 2	17 4	19 6	21 8	23 10	26
27	0 6¾	1 1½	1 8¼	2 3	4 6	6 9	9 0	11 3	13 6	15 9	18 0	20 3	22 6	24 9	27
28	0 7	1 2	1 9	2 4	4 8	7 0	9 4	11 8	14 0	16 4	18 8	21 0	23 4	25 8	28
29	0 7¼	1 2½	1 9¾	2 5	4 10	7 3	9 8	12 1	14 6	16 11	19 4	21 9	24 2	26 7	29
30	0 7½	1 3	1 10½	2 6	5 0	7 6	10 0	12 6	15 0	17 6	20 0	22 6	25 0	27 6	30
33	0 8¼	1 4½	2 0¾	2 9	5 6	8 3	11 0	13 9	16 6	19 3	22 0	24 9	27 6	30 3	33
36	0 9	1 6	2 3	3 0	6 0	9 0	12 0	15 0	18 0	21 0	24 0	27 0	30 0	33 0	36
40	0 10	1 8	2 6	3 4	6 8	10 0	13 4	16 8	20 0	23 4	26 8	30 0	33 4	36 8	40
42	0 10½	1 9	2 7½	3 6	7 0	10 6	14 0	17 6	21 0	24 6	28 0	31 6	35 0	38 6	42
45	0 11¼	1 10½	2 9¾	3 9	7 6	11 3	15 0	18 9	22 6	26 3	30 0	33 9	37 6	41 3	45
48	1 0	2 0	3 0	4 0	8 0	12 0	16 0	20 0	24 0	28 0	32 0	36 0	40 0	44 0	48
50	1 0½	2 1	3 1½	4 2	8 4	12 6	16 8	20 10	25 0	29 2	33 4	37 6	41 8	45 10	50
51	1 0¾	2 1½	3 2¼	4 3	8 6	12 9	17 0	21 3	25 6	29 9	34 0	38 3	42 6	46 9	51
52	1 1	2 2	3 3	4 4	8 8	13 0	17 4	21 8	26 0	30 4	34 8	39 0	43 4	47 8	52
53	1 1¼	2 2½	3 3¾	4 5	8 10	13 3	17 8	22 1	26 6	30 11	35 4	39 9	44 2	48 7	53
54	1 1½	2 3	3 4½	4 6	9 0	13 6	18 0	22 6	27 0	31 6	36 0	40 6	45 0	49 6	54
56	1 2	2 4	3 6	4 8	9 4	14 0	18 8	23 4	28 0	32 8	37 4	42 0	46 8	51 4	56
60	1 3	2 6	3 9	5 0	10 0	15 0	20 0	25 0	30 0	35 0	40 0	45 0	50 0	55 0	60

WAGES TABLE.

Per Year.	Per Month	Per Week.	Per Day.	Per Year.	Per Month.	Per Week	Per Day.	Per Year.	Per Month.	Per Week.	Per Day.
£ s.	s. d.	s. d.	s. d.	£ s.	£ s. d.	s. d.	s. d.	£ s.	£ s. d.	£ s. d.	£ s. d.
0 10	0 10	0 2¼	0 0¼	8 0	0 13 4	3 1	0 5¼	18 0	1 10 0	0 6 11	0 0 11¾
1 0	1 8	0 4½	0 0¾	8 8	0 14 0	3 2¾	0 5½	18 18	1 11 6	0 7 3¼	0 1 0½
1 10	2 6	0 7	0 1	8 10	0 14 2	3 3¼	0 5½	19 0	1 11 8	0 7 3¾	0 1 0½
2 0	3 4	0 9¼	0 1¼	9 0	0 15 0	3 5½	0 6	20 0	1 13 4	0 7 8¼	0 1 1¼
2 2	3 6	0 9¾	0 1½	9 9	0 15 9	3 7½	0 6¼	30 0	2 10 0	0 11 6½	0 1 7¾
2 10	4 2	0 11½	0 1¾	10 0	0 16 8	3 10¼	0 6½	40 0	3 6 8	0 15 4½	0 2 2¼
3 0	5 0	1 1¾	0 2	10 10	0 17 6	4 0½	0 7	50 0	4 3 4	0 19 2¾	0 2 9
3 3	5 3	1 2½	0 2	11 0	0 18 4	4 3¾	0 7¼	60 0	5 0 0	1 3 1	0 3 3½
3 10	5 10	1 4¼	0 2¼	11 11	0 19 3	4 5¼	0 7½	70 0	5 16 8	1 6 11	0 3 10
4 0	6 8	1 6½	0 2¾	12 0	1 0 0	4 7½	0 8	80 0	6 13 4	1 10 9¼	0 4 4½
4 4	7 0	1 7½	0 2¾	12 12	1 1 0	4 10¼	0 8¼	90 0	7 10 0	1 14 7½	0 4 11¼
4 10	7 6	1 8¾	0 3	13 0	1 1 8	5 0	0 8½	100 0	8 6 8	1 18 5½	0 5 5¾
5 0	8 4	1 11	0 3¼	13 13	1 2 9	5 3	0 9	200 0	16 13 4	3 16 11	0 10 11½
5 5	8 9	2 0¼	0 3½	14 0	1 3 4	5 4½	0 9½	300 0	25 0 0	5 15 4¼	0 16 5¼
5 10	9 2	2 1½	0 3¾	14 14	1 4 6	5 7¾	0 9¾	400 0	33 6 8	7 13 10¼	1 1 11
6 0	10 0	2 3¾	0 4	15 0	1 5 0	5 9¼	0 9¾	500 0	41 13 4	9 12 3¾	1 7 4¾
6 6	10 6	2 5	0 4¼	15 15	1 6 3	6 0¾	0 10¼	600 0	50 0 0	11 10 9¼	1 12 10½
6 10	10 10	2 6	0 4¼	16 0	1 6 8	6 1¾	0 10½	700 0	58 6 8	13 9 2¾	1 18 4¼
7 0	11 8	2 8¼	0 4½	16 16	1 8 0	6 5½	0 11	800 0	66 13 4	15 7 8¼	2 3 10
7 7	12 3	2 10	0 4¾	17 0	1 8 4	6 6½	0 11¼	900 0	75 0 0	17 6 1¾	2 9 3¾
7 10	12 6	2 10½	0 5	17 17	1 9 9	6 10½	0 11¾	1000 0	83 6 8	19 4 7¼	2 14 9½

PRINCIPAL ARTICLES OF THE CALENDAR,

FOR THE YEAR 1899.

Golden Number	19	Dominical Letter	A
Solar Cycle	18	Roman Indiction	2
Epact	4		

Year 6612 of the Julian Period.
„ 1903 from the Birth of Christ.
„ 2652 „ „ Foundation of Rome according to Varron.
„ 7407 of the World (Constantinopolitan account).
„ 7391 „ „ (Alexandrian account).
„ 5660 of the Jewish Era commences on September 5th, 1899.
Year 1317 of the Mahommedan Era commences on May 12th, 1899.
Ramadân (Month of Abstinence observed by the Turks) commences on January 13th, 1899.

FIXED AND MOVABLE FESTIVALS, ANNIVERSARIES, ETC.

Epiphany	Jan. 6	Ascension Day	May 11
Septuagesima Sunday	Jan. 29	Pentecost—Whit Sunday	„ 21
Quinquagesima Sunday	Feb. 12	Trinity Sunday	„ 28
Ash Wednesday	„ 15	Corpus Christi	June 1
First Sunday in Lent	„ 19	Accession of Queen Vict.(1837)	„ 20
St. Patrick	Mar. 17	St.John Baptist—Midsummer Day	„ 24
Lady Day	„ 25	St. Michael—Michaelmas Day	Sept.29
Palm Sunday	„ 26	Prince of Wales born (1841)	Nov. 9
Good Friday	„ 31	St. Andrew	„ 30
Easter Sunday	April 2	Christmas Day (Monday)	Dec. 25
Queen Victoria born (1819)	May 24		

THE FOUR QUARTERS OF THE YEAR.

	H.	M.	
Spring Quarter begins March 20th	7	45	afternoon.
Summer „ „ June 21st	3	45	„
Autumn „ „ September 23rd	6	30	morning.
Winter „ „ December 22nd	0	56	„

REGISTERS OF BIRTHS, MARRIAGES, AND DEATHS.

These are now kept at Somerset House, and may be searched on payment of the fee of one shilling. If a certified copy of any entry be required, the charge for that, in addition to the shilling for the search, is two shillings and sevenpence, which includes a penny for stamp duty. The registers contain an entry of births, deaths, and marriages since 1st July, 1837.

BANK HOLIDAYS, 1899.

ENGLAND.

Easter Monday	April 3
Whit Monday	May 22
First Monday in August	August 7
Boxing Day (Tuesday)	December 26

SCOTLAND.

New Year's Day	January 1
Good Friday	March 31
First Monday in May	May 1
First Monday in August	August 7
Christmas Day	December 25

LAW SITTINGS, 1899.

	Begin.	End.
Hilary Sittings	January 11	March 29
Easter „	April 11	May 19
Trinity „	May 30	August 12
Michael. „	October 24	December 21

ECLIPSES, 1899.

In the year 1899 there will be three Eclipses of the Sun and two of the Moon:—

A Partial Eclipse of the Sun, January 11th-12th, invisible at Greenwich.
A Partial Eclipse of the Sun, June 8th, visible at Greenwich.
A Total Eclipse of the Moon, June 23rd, invisible at Greenwich.
An Annular Eclipse of the Sun, December 2nd-3rd, invisible at Greenwich.
A Partial Eclipse of the Moon, December 16th-17th, visible at Greenwich.

Calendar for 1899.

January.					
S	1	8	15	22	29
M	2	9	16	23	30
Tu	3	10	17	24	31
W	4	11	18	25	...
Th	5	12	19	26	...
F	6	13	20	27	...
S	7	14	21	28	...

February.					
S	...	5	12	19	26
M	...	6	13	20	27
Tu	...	7	14	21	28
W	1	8	15	22	...
Th	2	9	16	23	...
F	3	10	17	24	...
S	4	11	18	25	...

March.					
S	...	5	12	19	26
M	...	6	13	20	27
Tu	...	7	14	21	28
W	1	8	15	22	29
Th	2	9	16	23	30
F	3	10	17	24	31
S	4	11	18	25	...

April.					
S	...2	9	16	23	30
M	...3	10	17	24	...
Tu	...4	11	18	25	...
W	...5	12	19	26	...
Th	...6	13	20	27	...
F	...7	14	21	28	...
S	1 8	15	22	29	...

May.					
S	...	7	14	21	28
M	1	8	15	22	29
Tu	2	9	16	23	30
W	3	10	17	24	31
Th	4	11	18	25	...
F	5	12	19	26	...
S	6	13	20	27	...

June.					
S	...	4	11	18	25
M	...	5	12	19	26
Tu	...	6	13	20	27
W	...	7	14	21	28
Th	1	8	15	22	29
F	2	9	16	23	30
S	3	10	17	24	...

July.					
S	...2	9	16	23	30
M	...3	10	17	24	31
Tu	...4	11	18	25	...
W	...5	12	19	26	...
Th	...6	13	20	27	...
F	...7	14	21	28	...
S	1 8	15	22	29	...

August.					
S	...	6	13	20	27
M	...	7	14	21	28
Tu	1	8	15	22	29
W	2	9	16	23	30
Th	3	10	17	24	31
F	4	11	18	25	...
S	5	12	19	26	...

September.					
S	...	3	10	17	24
M	...	4	11	18	25
Tu	...	5	12	19	26
W	...	6	13	20	27
Th	...	7	14	21	28
F	1	8	15	22	29
S	2	9	16	23	30

October.					
S	1	8	15	22	29
M	2	9	16	23	30
Tu	3	10	17	24	31
W	4	11	18	25	...
Th	5	12	19	26	...
F	6	13	20	27	...
S	7	14	21	28	...

November.					
S	...	5	12	19	26
M	...	6	13	20	27
Tu	...	7	14	21	28
W	1	8	15	22	29
Th	2	9	16	23	30
F	3	10	17	24	...
S	4	11	18	25	...

December.					
S	...3	10	17	24	31
M	...4	11	18	25	...
Tu	...5	12	19	26	...
W	...6	13	20	27	...
Th	...7	14	21	28	...
F	1 8	15	22	29	...
S	2 9	16	23	30	...

January.

SUNRISE AND SUNSET.

1st Rises at.. 8 8 Sets at.. 3 59 | 15th Rises at.. 8 2 Sets at.. 4 18
8th „ .. 8 6 „ .. 4 8 | 22nd „ .. 7 55 „ .. 4 29
29th Rises at 7 46. Sets at 4 41.

RISING, SETTING, AND CHANGES OF THE MOON.

1st Rises 9 5 aft. Sets 9 54 morn. | 15th Rises 9 25 morn. Sets 9 39 aft.
8th „ 4 29 morn. „ 0 24 aft. | 22nd „ 0 33 aft. „ 4 54 morn.
29th Rises 8 4 aft. Sets 8 17 morn.

Last Quarter, 5th ..... 3 21 morn. | First Quarter 18th ..... 4 36 aft.
New Moon, 11th ..... 10 49 aft. | Full Moon, 26th ..... 7 34 „

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &c.
1	♑		*New Year's Day.*
2	M	1868	DECIDED TO START SCOTTISH WHOLESALE SOCIETY.
3	♉	1803	Douglas Jerrold born.
4	W	1863	Working Men's College, London, opened.
5	♓	1824	Sir J. Hibbert born.
6	F		*Epiphany.*
7	S	1826	Lord Kimberley born.
8	♑		*Cambridge Lent Term begins.*
9	M		Fire Insurance expires.
10	♉	1840	Penny Post commenced.
11	W	1866	Wreck of the "London."
12	♓	1887	Lord Iddesleigh died.
13	F	1873	*Crumpsall Works purchased.*
14	S		*Oxford Lent Term begins.*
15	♑	1877	*Cork Branch established.*
16	M	1888	M. Godin, of Guise, died.
17	♉	1706	Benjamin Franklin born.
18	W	1890	James Hilton, director C.W.S., died.
19	♓	1813	Sir H. Bessemer born.
20	F	1779	David Garrick died.
21	S	1829	Oscar II. of Sweden born.
22	♑	1788	Byron born.
23	M	1875	Canon Kingsley died.
24	♉	1800	Sir E. Chadwick born.
25	W	1759	Robert Burns born.
26	♓	1896	Lord Leighton died.
27	F	1859	Emperor of Germany born.
28	S	1871	Paris capitulated.
29	♑	1737	T. Payne born.
30	M	1880	*Steamship "Plover" sold.*
31	♉	1892	Rev. C. H. Spurgeon died.

February.

SUNRISE AND SUNSET.

1st	Rises at..	7 41	Sets at.. 4 47	15th	Rises at..	7 17	Sets at.. 5 13
8th	„ ..	7 30	„ .. 5 0	22nd	„ ..	7 3	„ .. 5 25

28th Rises at 6 50. Sets at 5 36.

RISING, SETTING, AND CHANGES OF THE MOON.

1st	Rises 11 37 aft.		Sets 9 4 morn.	15th	Rises 8 48 morn.		Sets 12 0 night.
8th	„ 6 9 morn.		„ 2 40 aft.	22nd	„ 2 29 aft.		„ 5 26 morn.

28th Rises 9 27 aft. Sets 7 11 morn.

Last Quarter, 3rd.....	5 24 aft.	First Quarter, 17th	8 52 morn.
New Moon, 10th	9 31 morn.	Full Moon, 25th	2 15 aft.

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &c.
1	W	1878	Geo. Cruikshank died.
2	Th	1874	*Tralee Branch opened.*
3	F	1830	Marquis of Salisbury born.
4	S	1874	Coomassie captured.
5	S	1881	Thomas Carlyle died.
6	M	1838	Henry Irving born.
7	Tu	1812	Charles Dickens born.
8	W		Half Quarter Day.
9	Th	1838	General Sir H. Evelyn Wood born.
10	F	1897	*New Northampton Saleroom opened.*
11	S	1826	London University founded.
12	S	1814	Custom House (London) burnt.
13	M	1849	Lord Randolph Churchill born.
14	Tu	1876	*Opening of Newcastle Building, Waterloo Street.* *Shrove Tuesday. St. Valentine.*
15	W		*Ash Wednesday.*
16	Th	1823	Li Hung Chang born.
17	F	1841	Duchess of Albany born.
18	S	1889	*Enderby Extension opened.*
19	S		*1st Sunday in Lent.*
20	M	1855	Joseph Hume died.
21	Tu	1879	*"Pioneer" launched. New York Branch estab., 1876.*
22	W	1845	Rev. Sydney Smith died.
23	Th	1848	French Revolution.
24	F		*St. Matthias.*
25	S	1878	KILMARNOCK BRANCH, SCOTTISH C.W.S., OPENED.
26	S		*2nd Sunday in Lent.*
27	M	1807	H. W. Longfellow born.
28	Tu	1823	J. Ernest Rénan born.

March.

SUNRISE AND SUNSET.

1st	Rises at..	6 48	Sets at.. 5 38	15th	Rises at..	6 17	Sets at.. 6 2
8th	„ ..	6 33	„ .. 5 50	22nd	„ ..	6 1	„ .. 6 14

29th Rises at 5 45. Sets at 6 26.

RISING, SETTING, AND CHANGES OF THE MOON.

1st Rises 10 41 aft.	Sets 7 30 morn.	15th Rises 7 16 morn.	Sets 11 20 aft.
8th „ 4 38 morn.	„ 1 39 aft.	22nd „ 1 24 aft.	„ 3 53 morn.

29th Rises 9 44 aft. Sets 5 59 morn.

Last Quarter, 5th	4 6 morn.	First Quarter, 19th.....	3 23 morn.
New Moon, 11th	7 52 aft.	Full Moon, 27th	6 18 „

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &c.
1	W	1869	*1, Balloon Street, Manchester, Warehouse opened.*
2	Th	1791	John Wesley died.
3	F	1877	George Odger died.
4	S	1856	Covent Garden Theatre burnt.
5	S		*3rd Sunday in Lent.* R. Whittle, director C.W.S.,
6	M	1474	Michael Angelo born. [died 1886.
7	Tu	1883	Green, historian, died.
8	W	1828	Sir Richard Temple born.
9	Th	1874	*London Branch established.*
10	F	1863	Prince of Wales married.
11	S	1842	Income Tax imposed.
12	S		*4th Sunday in Lent.*
13	M	1830	J. L. Toole born.
14	Tu	1864	*Wholesale Society commenced business.* BATLEY MILL COMMENCED, 1887.
15	W	1860	HECKMONDWIKE CO-OPERATIVE SOCIETY COMMENCED.
16	Th	1895	J. T. W. Mitchell, Chairman of Directors, C.W.S., d.
17	F		*St. Patrick's Day.*
18	S	1848	Princess Louise born.
19	S		*5th Sunday in Lent.*
20	M		Spring begins.
21	Tu	1871	Princess Louise married.
22	W	1896	Judge Hughes died.
23	Th	1824	National Gallery founded.
24	F	1879	*Rouen Branch opened.*
25	S		*Lady Day.*
26	S		*Palm Sunday.*
27	M		*Cambridge Lent Term ends. Oxford Lent Term ends.*
28	Tu	1861	United States Civil War began.
29	W	1879	*Trial trip s.s. "Pioneer."*
30	Th	1848	Don Carlos born.
31	F		*Good Friday.*

April.

SUNRISE AND SUNSET.

1st	Rises at.. 5 38	Sets at.. 6 31	15th	Rises at.. 5 7	Sets at.. 6 54
8th	„ .. 5 23	„ .. 6 43	22nd	„ .. 4 52	„ .. 7 6

29th Rises at 4 39. Sets at 7 17.

RISING, SETTING, AND CHANGES OF THE MOON.

1st	Rises 0 10 morn.	Sets 7 49 morn.	15th	Rises 7 58 morn.	Sets 0 10 morn.
8th	„ 4 11 „	„ 4 56 aft.	22nd	„ 3 45 aft.	„ 3 7 „

29th Rises 11 56 aft. Sets 6 44 morn.

Last Quarter, 3rd	11 55 morn.	First Quarter, 17th	10 43 aft.
New Moon, 10th	6 20 „	Full Moon, 25th	7 21 „

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &c.
1	S	1872	4TH CONGRESS, BOLTON. T. HUGHES, M.P., President. Littleboro' Flannel Mill acquired, 1898.
2	S	1877	*Easter Sunday.* 9TH CONGRESS, LEICESTER. Hon. A.
3	M		[HERBERT, President. *Liverpool Depôt com.,*
4	Tu	1774	[*1875.* R. Allen, director C.W.S., died, 1877. Oliver Goldsmith died.
5	W		*Dividends due.*
6	Th	1874	6TH CONGRESS, HALIFAX. T. BRASSEY, M.P., Pres.
7	F	1884	*Hamburg Branch commenced.*
8	S	1818	King of Denmark born. [SALE, OPENED.
9	S	1877	*Low Sunday.* LEITH BRANCH, SCOTTISH WHOLE-
10	M	1871	3RD CONGRESS, BIRMINGHAM. A. HERBERT, M.P.,
11	Tu	1814	Napoleon abdicated. [President.
12	W	1873	5TH CONGRESS, NEWCASTLE. J. COWEN, jun., Pres.
13	Th	1872	Samuel Bamford died.
14	F	1873	*Armagh Branch opened.*
15	S	1888	Matthew Arnold died.
16	S	1746	Battle of Culloden.
17	M	1876	8TH CONGRESS, GLASGOW. Prof. HODGSON, Pres.
18	Tu	1891	*Dunston Corn Mill opened.*
19	W	1881	Lord Beaconsfield died.
20	Th	1868	SCOTTISH CO-OPERATIVE WHOLESALE S. ENROLLED.
21	F	1662	Royal Society founded.
22	S	1878	10TH CONGRESS, MANCHESTER. Marq. of RIPON, President. *Nottingham Saleroom opened, 1886.*
23	S		*St. George.*
24	M	1866	*Tipperary Branch opened.*
25	Tu	1844	ROCHDALE PIONEERS' SOCIETY COMMENCED.
26	W	1841	Dr. Boyd Carpenter born.
27	Th	1840	First Stone of Houses of Parliament laid.
28	F	1789	Mutiny on the "Bounty."
29	S	1856	Russian War ended.
30	S	1875	Artisans' Dwellings Act.

May.

SUNRISE AND SUNSET.

1st Rises at.. 4 35 Sets at.. 7 20 | 15th Rises at.. 4 11 Sets at.. 7 42
8th „ .. 4 22 „ .. 7 31 | 22nd „ .. 4 1 „ .. 7 52
29th Rises at 3 54. Sets at 8 1.

RISING, SETTING, AND CHANGES OF THE MOON.

1st Rises 0 38 morn. Sets 9 12 morn. | 15th Rises 8 57 morn. Sets 12 0 night.
8th „ 3 17 „ „ 6 34 aft. | 22nd „ 5 4 aft. „ 2 3 morn.
29th Rises 11 40 aft. Sets 8 21 morn.

Last Quarter, 2nd ..... 5 46 aft. | First Quarter, 17th..... 5 13 aft.
New Moon, 9th ..... 5 38 „ | Full Moon, 25th ..... 5 48 morn.
Last Quarter, 31st, 10 54 aft.

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &c.
1	M	1892	J. Thirlaway, director C.W.S., died.
2	Tu	1868	Thames Embankment opened.
3	W		Royal Academy opens.
4	Th	1876	Strike at Constantinople.
5	F	1892	*Birmingham Saleroom opened.*
6	S	1882	Lord Cavendish assassinated.
7	S	1812	Robert Browning born.
8	M	1893	*Broughton Cabinet Factory opened.*
9	Tu	1873	John Stuart Mill died. . Half Quarter day. *Tobacco*
10	W	1816	Bishop of Liverpool born. [*manufacturing commenced.*
11	Th	1812	Spencer Percival shot. *Ascension Day.*
12	F	1869	Co-op. Printing Society, Manchester, com. business.
13	S		*Old May Day.*
14	S	1883	15TH CONGRESS, EDINBURGH. W. E. BAXTER, M.P.,
15	M		[Pres. 26TH CON., SUNDERLAND, T. TWEDDELL,
16	Tu	1871	Vendome Column destroyed. [Pres., 1894.
17	W	1880	12TH CON., NEWCASTLE. Bishop of DURHAM, Pres.
18	Th	1891	23RD CON., LINCOLN. A. H. D. ACLAND, M.P., Pres.
19	F		[S. Lever, direc. C.W.S., died, 1888.
20	S	1506	Christopher Columbus d. *Oxford Trin. Term begins.*
21	S	1888	20TH CON., DEWSBURY. E. V. NEALE, Pres. *Whit. S.*
22	M	1893	25TH CON., BRISTOL. Coun. G. HAWKINS, Pres. *Bank*
23	Tu	1498	Savonarola burned. [*Holiday.*
24	W	1876	*Purchase of s.s. "Plover."* [WICH, B. JONES, Pres., 1896.
25	Th	1890	J. Atkinson, director C.W.S., died. 28TH CON., WOOL-
26	F	1890	22ND CONGRESS, GLASGOW. Earl ROSEBERY, Pres.
27	S	1873	Macready died.
28	S	1878	Earl Russell died. *Trinity Sunday.*
29	M	1882	14TH CON., OXFORD. Lord REAY, Pres.
30	Tu	1887	19TH CON., CARLISLE. G. J. HOLYOAKE, Pres. 30TH CON., PETERBOROUGH. D. MC.INNES, Pres., 1898.
31	W	1884	*Leicester Works Second Extension opened.*

June.

SUNRISE AND SUNSET.

1st	Rises at..	3 51	Sets at..	8 4	15th Rises at..	3 44	Sets at.. 8 16
8th	,, ..	3 47	,, ..	8 11	22nd ,, ..	3 45	,, .. 8 18

29th Rises at 3 48. Sets at 8 18.

RISING, SETTING, AND CHANGES OF THE MOON.

1st	Rises	0 22 morn.	Sets	0 28 aft.	15th Rises	11 11 morn.	Sets 11 32 aft.
8th	,,	3 39 ,,	,,	8 41 ,,	22nd ,,	7 34 aft.	,, 2 16 morn.

29th Rises 11 6 aft. Sets 11 34 morn.

New Moon, 8th	6 20 morn.	Full Moon, 23rd	2 20 aft.
First Quarter, 16th	9 46 ,,	Last Quarter, 30th.....	4 45 morn.

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &c.
1	Th	1794	Lord Howe's victory.
2	F	1884	16TH CONGRESS, DERBY. SED. TAYLOR, President.
3	S	1895	27TH CON., HUDDERSFIELD. GEO. THOMSON, Pres.
4	S		*1st Sunday after Trinity.*
5	M	1723	Adam Smith born.
6	Tu	1892	24TH CON., ROCHDALE. J. T. W. MITCHELL, Pres.
7	W	1897	29TH CONGRESS PERTH. WM. MAXWELL, Pres.
8	Th	1878	Alexandra Palace burnt.
9	F	1870	Charles Dickens died.
10	S	1889	21ST CONGRESS, IPSWICH. Prof. A. MARSHALL, Pres.
11	S		*2nd Sunday after Trinity.*
12	M	1819	Charles Kingsley born.
13	Tu	1795	Dr. Arnold, of Rugby, born.
14	W	1886	18TH CONGRESS, PLYMOUTH. Lord MORLEY, Pres.
15	Th	1875	*Manchester Drapery Warehouse, Dantzic St., opened.*
16	F	1815	Battle of Quatre Bras.
17	S	1775	Battle of Bunker's Hill. [*3rd Sunday after Trinity.*
18	S	1876	W. PARE, FIRST SEC. OF CONGRESS BOARD, died.
19	M	1864	Alabama sunk.
20	Tu	1837	Queen's Accession.
21	W	1884	JOS. SMITH, ASSISTANT SEC. CONGRESS BOARD, died.
22	Th	1893	Loss of H.M.S. "Victoria."
23	F	1757	Battle of Plassy.
24	S		*Midsummer Day.*
25	S	1884	*Newcastle Drapery Warehouse opened.* E. Hibbert, director C.W.S., died, 1895. *4th Sunday after Trinity.*
26	M	1826	General Sir M. Dillon born.
27	Tu	1857	Cawnpore taken.
28	W	1831	Dr. Josef Joachim born.
29	Th	1842	Sir P. O'Brien born.
30	F	1879	*Goole Forwarding Depôt opened.*

July.

SUNRISE AND SUNSET.

1st	Rises at..	3 49	Sets at..	8 18	15th Rises at..	4 2	Sets at.. 8 9
8th	„ ..	3 55	„ ..	8 15	22nd „ ..	4 11	„ .. 8 1

29th Rises at 4 21. Sets at 7 51.

RISING, SETTING, AND CHANGES OF THE MOON.

1st	Rises 11 50	aft.	Sets 2 10	aft.	15th Rises 0 24	aft.	Sets 10 30 aft.
8th	„ 4 31	morn.	„ 8 25	„	22nd „ 7 38	„	„ 3 25 morn.

29th Rises 10 22 aft. Sets 1 14 aft.

New Moon, 7th	8 31	aft.	Full Moon, 22nd	9 41	aft.
First Quarter, 15th	11 59	„	Last Quarter, 29th	0 42	„

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &c.
1	S	1872	*Manchester Boot and Shoe Department commenced.*
2	S	1867	EQUITABLE CO-OP. BUILDING SOCIETY ESTABLISHED.
3	M	1881	DUNDEE BRANCH OF SCOTTISH C.W.S. OPENED.
4	Tu	1776	Independence Day, U.S.A.
5	W	1853	Cecil J. Rhodes born.
6	Th		*Old Midsummer Day.*
7	F	1888	*Launch of s.s. "Equity."*
8	S	1819	Sir L. Mc.Clintock born.
9	S		*Fire Insurance expires.*
10	M	1509	John Calvin born.
11	Tu	1898	*Longsight Printing Works commenced.*
12	W	1869	*Limerick Branch opened.*
13	Th	1872	Ballot Act in operation.
14	F	1873	*Waterford Branch opened.*
15	S		*St. Swithin.*
16	S	1876	*Manchester Furnishing Department opened.*
17	M	1845	Earl Grey died.
18	Tu	1881	Dean Stanley died.
19	W	1884	Duke of Albany born.
20	Th	1873	Lord Westbury died.
21	F	1887	*Manchester New Furnishing Warehouse opened.*
22	S		[*Purchase of s.s. "Marianne Briggs," 1883.*
23	S	1833	Duke of Devonshire born.
24	M	1851	Window Tax repealed.
25	Tu	1883	Captain Webb drowned.
26	W	1832	Justice Kekewich born.
27	Th	1880	*Purchase of s.s. "Cambrian."* J. Lownds, director
28	F	1794	Robespierre guillotined. [C.W.S., died, 1895.
29	S	1833	Wilberforce died.
30	S		*9th Sunday after Trinity.*
31	M	1556	Ignatius Loyola died.

August.

SUNRISE AND SUNSET.

1st Rises at.. 4 25 Sets at.. 7 47 | 15th Rises at.. 4 47 Sets at.. 7 21
8th „ .. 4 36 „ .. 7 35 | 22nd „ .. 4 58 „ .. 7 7
29th Rises at 5 9. Sets at 6 52.

RISING, SETTING, AND CHANGES OF THE MOON.

1st Rises 0 0 morn. Sets 4 33 aft. | 15th Rises 2 55 aft. Sets 10 43 aft.
8th „ 6 50 „ „ 7 47 „ | 22nd „ 7 14 „ „ 6 44 morn.
29th Rises 11 15 aft. Sets 3 17 aft.

New Moon, 6th ..... 11 48 morn. | Full Moon, 21st ..... 4 45 morn.
First Quarter, 14th..... 11 54 „ | Last Quarter, 27th ..... 11 57 aft.

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &c.
1	Tu		*Lammas.*
2	W	1870	Battle of Sedan.
3	Th	1829	Viscount Peel born.
4	F	1873	*Cheshire Branch opened and Leicester Works*
5	S	1876	*Leicester Works First Extension opened.* [*purchased.*
6	S	1809	Lord Tennyson born.
7	M	1897	*Sydney Depôt commenced.* Bank Holiday.
8	Tu	1827	George Canning died.
9	W	1884	Sir Erasmus Wilson died.
10	Th	1831	G. J. Goschen born.
11	F	1863	*Co-operative Wholesale Society enrolled.*
12	S		*Trinity Law Sittings end.*
13	S		*Old Lammas Day.*
14	M	1880	*Heckmondwike Boot and Shoe Works commenced.*
15	Tu	1771	Sir Walter Scott born.
16	W	1873	*C.W.S. Insurance Fund established.*
17	Th	1786	Frederick the Great died.
18	F	1830	Emperor of Austria born.
19	S	1823	Robert Bloomfield died.
20	S	1868	Abergele accident.
21	M	1889	W. P. Hemm, director C.W.S., died.
22	Tu	1800	Rev. Dr. Pusey born.
23	W	1862	CORNER STONE, BLACKLEY STORE, LAID.
24	Th		*St. Bartholomew.*
25	F	1886	*Longton Crockery Depôt op. Chancelot Mill op., 1894.*
26	S	1819	Prince Consort born.
27	S	1816	Algiers bombarded.
28	M	1856	Gilbert Abbot A'Beckett, author, died.
29	Tu	1887	*Heckmondwike Currying Department commenced.*
30	W	1843	Lord Battersea born.
31	Th	1688	John Bunyan died.

September.

SUNRISE AND SUNSET.

1st	Rises at..	5 14	Sets at..	6 46	15th Rises at..	5 36	Sets at.. 6 14
8th	„ ..	5 25	„ ..	6 30	22nd „ ..	5 47	„ .. 5 58

29th Rises at 5 58. Sets at 5 42.

RISING, SETTING, AND CHANGES OF THE MOON.

1st	Rises	1 20 morn.	Sets	4 58 aft.	15th Rises	4 1 aft.	Sets 0 0 morn.
8th	„	9 12 „	„	7 4 „	22nd „	6 54 „	„ 9 47 „

29th Rises 0 17 morn. Sets 3 24 aft.

New Moon, 5th	3 33 morn.	Full Moon, 19th	0 31 aft.
First Quarter, 12th.....	9 49 aft.	Last Quarter, 26th	3 2 „

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &c.
1	F		Partridge shooting commences.
2	S	1871	*Co-operative News* first issued.
3	S		*14th Sunday after Trinity.*
4	M	1870	French Republic proclaimed.
5	Tu	1896	"Windward" arrived in Thames.
6	W	1870	H.M.S. "Captain" foundered.
7	Th	1872	Powder explosion at Hounslow.
8	F	1868	SCOTTISH WHOLESALE COMMENCED BUSINESS.
9	S	1891	William Green, director C.W.S., died.
10	S		*15th Sunday after Trinity.*
11	M	1869	Lady Palmerston died.
12	Tu	1819	Blucher died.
13	W	1884	LIFEBOAT "CO-OPERATOR No. 1" presented to
14	Th	1857	Delhi taken. [R.N.L.I.
15	F	1873	*Leicester Works commenced.*
16	S	1897	*Banbury Creamery opened.*
17	S	1863	PAISLEY MANUFACTURING SOCIETY STARTED.
18	M	1854	Battle of Alma.
19	Tu	1881	President Garfield died.
20	W	1884	*21st Anniversary of C.W.S., Commemoration of.*
21	Th	1832	Sir Walter Scott died.
22	F	1842	Sultan of Turkey born.
23	S	1889	Wilkie Collins died.
24	S		*17th Sunday after Trinity.*
25	M	1860	Earl of Hopetoun born.
26	Tu	1857	Relief of Lucknow.
27	W	1880	*London Drapery Department commenced in New*
28	Th	1870	Strasburg capitulated. [*Premises, Hooper Square.*
29	F	1884	*Bristol Depôt commenced.*
30	S	1758	Lord Nelson born.

October.

SUNRISE AND SUNSET.

1st	Rises at..	6 2	Sets at.. 5 37	15th	Rises at..	6 25	Sets at.. 5 6
8th	„ ..	6 13	„ .. 5 21	22nd	„ ..	6 37	„ .. 4 51

29th Rises at 6 49. Sets at 4 37.

RISING, SETTING, AND CHANGES OF THE MOON.

1st	Rises	2 30 morn.	Sets 4 1 aft.	15th	Rises	3 17 aft.	Sets 1 44 morn.
8th	„	10 34 „	„ 6 42 „	22nd	„	6 58 „	„ 10 55 „

29th Rises 1 24 morn. Sets 2 22 aft.

New Moon, 4th	7 14 aft.	Full Moon, 18th	10 4 aft.
First Quarter, 12th	6 9 morn.	Last Quarter, 26th	9 40 morn.

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &c.
1	S		*Cambridge Michaelmas Term begins.*
2	M	1786	Admiral Keppel died.
3	Tu	1883	Burnham Beeches made public.
4	W	1827	Marquis of Ripon born.
5	Th	1874	*Durham Soap Works commenced.*
6	F	1884	*Launch of s.s. "Progress."*
7	S	1849	Edgar Allan Poe died.
8	S	1871	Great Fire at Chicago.
9	M	1759	Eddystone Lighthouse finished.
10	Tu	1895	*Loss of s.s. "Unity."*
11	W	1492	America discovered by Columbus.
12	Th	1886	*Launch of s.s. "Federation."*
13	F	1815	Murat shot.
14	S	1872	*C.W.S. Bank Department commenced.*
15	S	1874	Prince Alfred of Edinburgh born.
16	M	1834	Houses of Parliament burnt.
17	Tu	1874	First Hospital Saturday.
18	W	1826	Last English Lottery.
19	Th	1745	Dean Swift died.
20	F	1865	Lord Palmerston died.
21	S	1805	Battle of Trafalgar.
22	S	1890	*Northampton Saleroom opened. Cardiff Saleroom*
23	M	1869	Earl of Derby died. *[opened, 1891.*
24	Tu	1852	*Michaelmas Law Sittings begin.*
25	W		*St. Crispin.*
26	Th	1859	"Royal Charter" lost.
27	F	1870	Capitulation of Metz.
28	S		*St. Simon and St. Jude.*
29	S		*22nd Sunday after Trinity.*
30	M	1683	George II. born.
31	Tu	1882	*Leeds Saleroom opened. All Hallow's Eve.*

November.

SUNRISE AND SUNSET.

1st	Rises at.. 6 55	Sets at.. 4 32		15th	Rises at.. 7 20	Sets at.. 4 9	
8th	„ .. 7 7	„ .. 4 20		22nd	„ .. 7 31	„ .. 4 1	

29th Rises at 7 42. Sets at 3 54.

RISING, SETTING, AND CHANGES OF THE MOON.

1st	Rises 4 47 morn.	Sets 3 15 aft.		15th	Rises 2 50 aft.	Sets 4 54 morn.	
8th	„ 0 2 aft.	„ 8 49 „		22nd	„ 8 56 „	„ 11 26 „	

29th Rises 3 39 morn. Sets 1 40 aft.

New Moon, 3rd.....	10 26 morn.	Full Moon, 17th.....	10 18 morn.
First Quarter, 10th.....	1 35 aft.	Last Quarter, 25th.....	6 34 „

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &c.
1	W	1882	*Tea and Coffee Department, London, commenced.*
2	Th	1887	*London Branch New Warehouse opened–Manufacture of Cocoa and Chocolate commenced.*
3	F	1852	Mikado of Japan born.
4	S	1891	*Wheatsheaf Works, Leicester, opened.*
5	S	1861	HALIFAX INDUSTRIAL SOCIETY INAUGURATED.
6	M	1860	Admiral Sir Charles Napier died.
7	Tu	1801	R. D. Owen, reformer, born.
8	W	1886	*Trial trip s.s. "Federation."*
9	Th	1841	Prince of Wales born.
10	F	1483	Martin Luther born. [Canal, first sod cut, 1887.
11	S	1889	*Longton Depôt new premises opened.* Manchester Ship
12	S	1849	Brunel (Thames Tunnel engineer) died.
13	M	1851	Telegraph between England and France completed.
14	Tu	1844	Abercrombie, metaphysician, died.
15	W	1871	Stanley discovered Livingstone.
16	Th	1891	*Aarhus Branch opened.*
17	F	1858	Robert Owen died.
18	S	1877	Kars captured by the Russians.
19	S	1758	British Museum established.
20	M	1869	Suez Canal opened.
21	Tu	1835	The "Ettrick Shepherd" died.
22	W	1804	Rochdale Canal opened.
23	Th		*St. Clement's.*
24	F	1848	Lord Melbourne died.
25	S	1748	Dr. Watts died. [*after Trinity.*
26	S	1871	*Opening of Newcastle-on-Tyne Branch. 26th Sunday*
27	M	1833	Duchess of Teck born.
28	Tu	1814	The *Times* first printed by machinery.
29	W	1840	Sir J. Crichton Browne born.
30	Th		*St. Andrew's Day.*

December.

SUNRISE AND SUNSET.

1st	Rises at..	7 45	Sets at.. 3 53	15th	Rises at..	8 2	Sets at.. 3 49
8th	„ ..	7 54	„ .. 3 50	22nd	„ ..	8 6	„ .. 3 51

29th Rises at 8 8. Sets at 3 56.

RISING, SETTING, AND CHANGES OF THE MOON.

1st	Rises 6 3 morn.		Sets 2 36 aft.	15th	Rises 2 36 aft.		Sets 6 22 morn.
8th	„ 11 26 morn.		„ 10 40 „	22nd	„ 10 1 „		„ 10 32 „

29th Rises 4 52 morn. Sets 1 9 aft.

New Moon, 3rd	0 47 morn.	Full Moon, 17th	1 31 morn.
First Quarter, 9th	9 2 aft.	Last Quarter, 25th	3 57 „

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &c.
1	F	1844	Princess of Wales born.
2	S	1896	T. E. Webb, director C.W.S., died.
3	℣		*1st Sunday in Advent.*
4	M	1893	Professor Tyndall died.
5	Tu	1870	Rome made Italian capital.
6	W	1882	Trollope, novelist, died.
7	Th	1815	Marshal Ney shot.
8	F	1863	Fire at Santiago.
9	S	1608	Milton born. [C.W.S., died 1869.
10	℣		*2nd Sunday in Advent.* Edward Hooson, director
11	M	1836	Birmingham Riots.
12	Tu	1889	Robert Browning died.
13	W	1884	Attempt to blow up London Bridge.
14	Th	1861	Prince Consort died.
15	F	1891	Samuel Taylor, director C.W.S., died.
16	S	1714	George Whitefield born.
17	℣	1779	Humphrey Davy born. [*Michaelmas Term ends.*
18	M	1862	Slavery abolished in the United States. *Oxford*
19	Tu	1805	Lord Beaconsfield born. *Cambridge Michaelmas*
20	W	1848	Napoleon elected President. [*Term ends.*
21	Th	1888	J. J. B. Beach, director C.W.S., died.
22	F	1880	George Eliot died.
23	S	1812	Samuel Smiles born.
24	℣		*4th Sunday in Advent.*
25	M		*Christmas Day.*
26	Tu		*Bank Holiday.*
27	W	1834	Charles Lamb died.
28	Th	1857	Duke of Portland born.
29	F	1809	Rt. Hon. W. E. Gladstone born.
30	S	1885	*C.W.S. Fire, London Tea Department.*
31	℣	1882	Gambetta, statesman, died.

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